

SPOTLIGHT

JANUARY 2015



AIL-NILICO
200M
in 2015



SPOTLIGHT

www.arc.aillife.com/arc/spotlight
A monthly publication spotlighting top producers of American Income Life, National Income Life and Union Heritage Life

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NEWS JANUARY 2015

VOL. 48 NO. 1

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2015, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for *Spotlight* recognition only.

Retention: **70.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Friday 02/20** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 02/25**. eApp business excluded from the 7 day hold should be uploaded by **Friday 02/27** before 2:00 p.m. CST to count for **February** production.

\$4,194,818

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 30-37**.



***Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2015 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. View the 2015 Convention Qualifications online at www.aillife.com or www.nilife.com. **Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Manchester Grand Hyatt in sunny San Diego, California! The convention will be held May 14-17, 2015.**



LOOK FOR ME!

AIL-NILICO 200 MILLION

WHAT YOU GET BY ACHIEVING YOUR GOALS IS NOT AS IMPORTANT AS WHAT YOU BECOME BY ACHIEVING YOUR GOALS. — HENRY DAVID THOREAU

FIRST OF ALL, I WANT TO THANK YOU for your hard work, dedication, perseverance, and loyalty in 2014. The year had its challenges, as each year does, but you navigated the peaks and valleys like the pros you



Roger Smith
President & Chief Executive Officer
AIL & NILICO

are, and the result was a year that should be a source of pride and accomplishment for all of us:

- Nine of the twelve months of 2014 showed record-breaking production.
- October was the best month in Company history, with more than \$17.2 million in production.
- In November, I announced our theme for 2015: *SHIFT*, as in amp it up, dig deeper, push harder, go faster. You not only took that to heart, you didn't even wait until the New Year to run with it — in December, we celebrated the best production week in Company history, with more than \$5.1 million net ALP.
- We ended the year with 13 percent growth. While not a great year, it was a good, solid year, for sure.

To me, your accomplishments in 2014 are a testament to how great we can be when our minds are focused and our hearts are committed to a common goal.

When I assumed leadership of AIL in 1999, our production was at \$48 million. We set a lofty goal of \$50 million for the following year. It was a huge goal that required a level of commitment like never before. We did it and we've never looked back.

In 2008, we broke the \$100 million mark. Think about that for a moment: it took 48

years to reach \$50 million, but only 9 years to double that.

And we're going to do it AGAIN in 2015, when our goal is to break the \$200 million barrier. Folks, while this is historic, at the same time, it's totally doable. There is absolutely no doubt in my mind that we will achieve this milestone.

That being said, it will surely require consistent intense effort and a daily focus on being our best. It will require each of us to *SHIFT* — engage fully with what's in front of us. Most of us have gears we never use. It would be a shame to drive a Ferrari like a mini-van.

SHIFT — open the throttle full out as we race toward our common goal. Use every bit of strength, power, and ability God gave you to *SHIFT* into a year of total greatness.

SHIFT and bring this company to the NEXT level, NEXT phase, NEXT gear, NEXT heights, NEXT evolution.

Thank you again for finishing 2014 strong.

2015 is OUR year to rewrite the history book of American Income Life and National Income Life.

I can't wait to see what we're gonna do!



★ AGENT TENURE BONUS ★

2015



NO AGENT LEFT BEHIND

DECEMBER BONUS PAYOUT: **\$367,250**

DECEMBER BONUS QUALIFIERS: **357**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Nicholas Abbass	\$1,500	Priscila Gonzalez	\$1,500	Lorena Martinez	\$1,500	Tovaughna Tipton-Adams	\$1,500
Crystal Adams	1,500	Joshua Graham	1,500	Robert Martinez	1,500	Asenita Tiseli	1,500
Thomas Agee	1,500	Charles Granston	1,500	Michael Merlo	1,500	Angela Torres	1,500
Angelique Albert	1,500	Jeanne Halabi	1,500	Ricky Mizell	1,500	Michelle Leese	1,500
Thbeni Amin	1,500	Ashley Halstead-Clark	1,500	Graham Moore	1,500	Eipo Tutagalevao	1,500
April Anderson	1,500	Kelly Hannan Daley	1,500	William Neal	1,500	Zachary Vance	1,500
Elizabeth Andrews	1,500	Asiguy Haugabook	1,500	Matthew Newell	1,500	Pedro Vazquez Armenteros	1,500
Jonathan Black	1,500	Loloahi Havea	1,500	Patrick Ngangyou Tchounchui	1,500	Sanjae Watkis	1,500
Renada Bogan	1,500	Paul Helling	1,500	James Nickerson	1,500	Tom Weller	1,500
Brent Cave	1,500	Violet Hepburn	1,500	Jon Nielsen	1,500	Roberta Whitman	1,500
Molly Chez	1,500	Andrew Hieber	1,500	Ryan Orloski	1,500	Keshira Wynn	1,500
Hyunchul Chung	1,500	Minh Ho	1,500	Tangataotiuana Pasikala	1,500	Kevin Yen	1,500
Shannah Connors	1,500	Heidi Holt-Peel	1,500	Clarissa Peterson	1,500	Henri Young	1,500
Jessica Cuff	1,500	Shelby Huff	1,500	Chad Price	1,500	Matthew Zang	1,500
Peter Cullinane	1,500	Hinalai Hukehuke	1,500	Tracy Procyk	1,500	Margarita Aguilá Campos	1,250
Krystal Dalton	1,500	Catherine Jackson	1,500	Donrie Purcell	1,500	Katelyne Alexander	1,250
Charles Davidson	1,500	Hannah Jeffcoat	1,500	Daniel Reyes	1,500	Michael Almonte	1,250
Vanessa Delery	1,500	Kelsi Jewell	1,500	Tiffani Ronda	1,500	Christopher Angelos	1,250
Mario Diaz-Rivera	1,500	Brittany Jhu	1,500	Benjamin Salyers	1,500	Elisabeth Ayala	1,250
Tanya Dodson	1,500	Sheron Johnson	1,500	Rachael Santee	1,500	Christopher Bentley	1,250
Kevin Dotzel	1,500	John Keslar	1,500	Joshua Schofield	1,500	Idyle Blanc	1,250
Chagai Englander	1,500	Tze Teng Khoo	1,500	Brittany Schossler	1,500	Jessica Boss	1,250
Olusoji Falana	1,500	Jennifer Kimmel	1,500	Christopher Shuman	1,500	Jerome Boyd	1,250
Yairaniz Figueroa-Ruiz	1,500	Michael LaFreniere	1,500	Ceaser Silva	1,500	Joel Braggis	1,250
Cristina Fox	1,500	Donte Long	1,500	Tonya Sims	1,500	Daniel Brigham	1,250
Carlos Frazier	1,500	Dana Lynch	1,500	Lauren Smalley	1,500	Leroy Brown	1,250
James Frese	1,500	Lisa Magaw	1,500	Austin A Smith	1,500	Braden Buck	1,250
Laura Frew	1,500	Jonatha Makemda	1,500	Michael J Smith	1,500	Tiara Carpenter	1,250
Richard Gaffney	1,500	Mario Maric	1,500	Bryon Sturgill	1,500	Takela Carrington	1,250
Kaprice Glover	1,500	Ericka Martinez	1,500	Jamie Tan	1,500	Racquel Castillo	1,250

► Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.

► This bonus will be effective after January 2015 AP&P Reports have been run. First payment with new guidelines will be in February 2015.

► Agent must have minimum of 86% Net-to-Gross in month 3 and 82% Net-to-Gross in months 4 and 5.

*Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Sam Chan	\$1,250	Quentin Polk	\$1,250	Joshua Cohen	\$500	Maria Montoya	\$500
Brendon Comeau	1,250	Kenneth Preston	1,250	Thomas Cole	500	Denise Moore	500
Megan Connors	1,250	Kyle Reeves	1,250	Isabel Contreras	500	Randy Moore	500
Francico Contreras	1,250	Virginia Rice	1,250	Brianna Curry	500	Tyler Moore	500
Derek Coppella	1,250	Jordan Richardson	1,250	Peter Davis	500	Jacqueline Morris	500
Timothy Cowart	1,250	Mustafa Ridha	1,250	Jesse Deer	500	Jeremy Morris	500
Joshua Crisp	1,250	Thomas Robinson	1,250	Silvana De La Jara	500	Scott Mudrak	500
Leon Dales	1,250	Marcus Rodgers	1,250	Latisha Dickens	500	Serah Muhungura	500
Michael D'Angelo	1,250	Vanessa Romero	1,250	Angelia Dorsey	500	Sione Nau	500
Lindsay Davisson	1,250	Patrick Rowe	1,250	Martyna Dudapasieka	500	Daniel Nelson	500
Kristopher Davros	1,250	Derek Sandilands	1,250	Bonnie Dupre	500	Ikechukwu Nwaeze	500
Jonathan Deperalta	1,250	Diane Sawyer	1,250	Dawn Eckelberry	500	Adrian Ortiz	500
Kaitlyn Estes	1,250	Brad Schenerman	1,250	Joshua Egyud	500	Keba Patterson	500
Luz Garcia	1,250	Tatum Schneidmiller	1,250	Margaret Faagutu	500	Kimberly Peckham	500
Donna Glende	1,250	Kelly Schoenherr	1,250	Casey Finley	500	Amanda Peterson	500
Charles Glenn	1,250	Ernst Sejour	1,250	Brodie Fischer	500	Paula Pettigrew	500
Chelsea Gobes	1,250	Barinderjit Singh	1,250	Derek Foore	500	Abigail Plache	500
Felix Gonzalez	1,250	Sawyer Skaggs	1,250	Briana Foster	500	Shanelle Quinn	500
Rafael Gonzalez Zerpa	1,250	Stuart Squires	1,250	Lorraine Gallagher	500	Belinda Rickles	500
Tajmane Grant	1,250	Karla Stewart	1,250	Marleny Garcia	500	Appoline Ridore	500
Angela Greene-Holder	1,250	Louis Thacker	1,250	Jeffrey Graham	500	Elizabeth Riley	500
Stephanie Haarer	1,250	Justin Thomas	1,250	Stephan Gustafson	500	William Robinson	500
Carrie Hammer	1,250	Julie Thompson	1,250	Steven Guttman	500	Mario Rodriguez	500
Zachary Hansen	1,250	Crystal Triplett	1,250	Chad Hannon	500	Jacqueline Roth	500
Brian Howard	1,250	Nauleni Tuionetoa	1,250	Channing Hayes	500	James Russell	500
Paula Jaime-Agramon	1,250	Lee van Delft	1,250	Sina Heak	500	Mohammad Saatsaz	500
Dara Jean-Pierre	1,250	Hannah Vizmanos-Bacaron	1,250	Jay Hernandez	500	Lisa Sarish	500
Brenna Jensen	1,250	Christine Walker	1,250	Victoria Herrera	500	Anne Schultz	500
Jasmine Johnson	1,250	Shane Walters	1,250	Myrissa Holloway	500	Sara Schultz	500
Frank Kacvinsky	1,250	Heather Ward	1,250	Dwight Holmes	500	Zara Schultz	500
Lydia Kimbrough	1,250	Rickey Watson	1,250	Yiyan Huang	500	Sara Shelton	500
Colin King	1,250	Melan White	1,250	Albert Hugar	500	Jake Sherman	500
Dustin King	1,250	Alba Williams	1,250	Perenaise Hukehuke	500	Steven Sinclair	500
Holli Kolkowski	1,250	Tabitha Witherell	1,250	Xylina Ibanez	500	Betty Smith	500
Michelle Leese	1,250	Christy Young	1,250	Monique Irby	500	Takiyah Smith	500
Ivan Leung	1,250	Gintare Zubrute	1,250	Danielle Johnson	500	Tambra Smoot	500
Marc Liedka	1,250	Bhanica Adams	500	Serena Johnson	500	Eric Spells	500
Dawei Liu	1,250	Akinbowale Adewumi	500	Faith Jones	500	Paula Stiefel	500
Daniel Lopez	1,250	Duke Adujones	500	Ryan Kane	500	Kevin Taione	500
Marjorie Maguire	1,250	Toniann Allen	500	Brittany Knight	500	Marlene Talamantes-Saucedo	500
Michael Mallia	1,250	Trine Andersen	500	Cathleen Kuhns	500	Ileana Tatafu	500
Heather Matchett	1,250	Edford Banuel	500	Ethel Laskowski	500	Katherine Then-DeLaCruz	500
Sela Mavae	1,250	Michael Barahona	500	Jorge Leon	500	Davia Thompson	500
John Mayo	1,250	Kyle Barter	500	Alicia Lewis	500	Jesse Thrash	500
Carey McCormick	1,250	Jaunna Batty	500	Jon Liguori	500	Pawel Topor	500
Darryl McCoy	1,250	Sherry Bennett	500	Larry Littlejohn	500	Jason Tuttle	500
Chance McKenzie	1,250	Nathaniel Ian Bensimon	500	Zachary Long	500	James Urban	500
Hussain Mir	1,250	Richard Bentley	500	Man Luc	500	Reyna Valadez	500
Yevgeniy Miroshnikov	1,250	Ashley Bettis	500	Mariela Luis-Rios	500	Colleen Ware	500
Karen Mosley	1,250	Tony Bisirri	500	Joseph Luminiello	500	Daphne Weber	500
Kelly Nails	1,250	Danielle Boone	500	Andrea Markosky	500	Paul White	500
Vashawn Nelson	1,250	Andrew Bradfield	500	Itili Masila	500	Shayla Williamson	500
Derrick Newmeyer	1,250	Derrafo Brown	500	Ashley McCall	500	Alston Wilmot	500
Lindsay Nielsen	1,250	Rhonda Brown	500	Joann McCullough	500	Andrew Wilson	500
Beau Norton	1,250	Thomas Brown	500	Mark McGinnis	500		
Ashley Ornelas	1,250	William Bryan	500	Sunnie McRee	500		
Robert Pace	1,250	Kayla Buttrey	500	Matthew Meaney	500		
Carrie Padgett	1,250	Matthew Carr	500	Arthur Menina	500		
Zachary Pareja	1,250	Matthew Cessna	500	Nicolas Messe	500		
Ernest Patterson	1,250	Jennifer Chace	500	Lydia Milligan	500		
Nick Pestana	1,250	Derren Chapman	500	Ilaisa Moala	500		

ANNIVERSARIES

27 Years of Service
Doreen Ryan-Foti, RGA
25 Years of Service
Jerry Hartnett, PR
23 Years of Service
Tom Williams, SGA
19 Years of Service
Ken Altizer, PR
17 Years of Service
Erin McKee, PR
16 Years of Service
Bobby Gujral, RGA
Krissa Hensley, PR
14 Years of Service
Erica Dalager, PR
David Wang, MGA
13 Years of Service
Samuel Cohen, RGA
Zachary Hart, SGA
Nancy Myers, AGT
Ryan Stenglein, RGA
Thomas Tulowiecki, AGT
12 Years of Service
Tasha Tucker, AGT
11 Years of Service
Devin Phillips, AGT
10 Years of Service
Daryl Barnett, PR

Samantha Chui, SGA
9 Years of Service
Larry Chick, AGT
George Lahamedjian, AGT
Steve Surace, RGA
Michael Vasu, MGA
Paul Winslow, PR
8 Years of Service
Jackie Alston, AGT
Mark Beckford, RGA
Carlo Bonifazi, AGT
Kathryn Chaisson, AGT
Dustin Dunbar, AGT
Marcus Howard, AGT
Lee Jeffers, MGA
Daniel Jones, AGT
Stephen Matous, PR
AshLynn Orng, MGA
7 Years of Service
Mark Flemm, PR
Nicholas Lorence, RGA
Amanda Mlinaz, PR
Katherine Pratt, PR
Gary Rothman, PR
John Serrano, AGT
6 Years of Service
Michael Baquer, AGT
Daniel Bauer, GA

Maria Diringer, AGT
Larry Finch, AGT
Dianna Lueke, PR
Richard Nypower, AGT
Chad Panzer, SGA
Aaron Parks, GA
Dan Rubio, SGA
Daniel Toshner, AGT
Jessica Wilhite, MGA
5 Years of Service
Marlene Alen, PR
Thomas Bonner, AGT
Ruth Charlesworth, AGT
Hunter Houvener, RGA
Richard Johnson, GA
Bradley Kampmeier, AGT
James Keefer, MGA
George Murry, PR
Raymon Reynolds, AGT
Anna Senra, GA
Peer Shmelzer, RGA
James Smith Jr, AGT
Judy Spade, PR
Casey Sperzel, AGT
Christina Stableford, PR
4 Years of Service
Pamela Altman, MGA
Lora Beronja, AGT

Howard Dotson, AGT
Meakie Grice, AGT
Aaron Haynes, AGT
Christopher McFoy, SA
Andrew Sunkin, AGT
Kascey Williamson, GA
3 Years of Service
Erin Allen, MGA
Aurelia Balkovics, AGT
Elyse Bryan, GA
Iman Chehli, AGT
Shawntae Collins, MGA
Christopher Davidson, AGT
Joshua Dishong, AGT
Pamela Faircloth, AGT
Kierra Goodwin, AGT
Brandi Graff, AGT
Carolyn Havens, AGT
Robert Hooper, AGT
Paul Kelly, RGA
Shane Knowles, PR
Jahara Lewis, GA
Richard Mansfield, RGA
Kayla McIver, MGA
Mohammed Moalawi, MGA
Marcus Moody, GA
Oscar Ortiz, GA
Anthony Sava, GA

Sina Tuilaepa, AGT
Kim Vance, SA
Cherylece Watkins, SGA
2 Years of Service
Edna Alcazar, AGT
Glenn Arakawa, GA
Anacleto Arevalo, GA
Lisa Bennett, PR
Nicole Bromley, GA
Everton Brooks, SA
Elizabeth Casey, MGA
Justin Crawford, MGA
Komo Davis, GA
Jeanette Dodd, PR
Sarah Gilmore, AGT
Lori Grasham, PR
Meaghan Kehl, MGA
Holly Lacey, GA
Phillip McElfresh, SA
Erikka Michaels, MGA
Heather Miller, GA
Grant Myers, GA
Nacole Newbold, GA
David Palmer, MGA
Frank Radney, AGT
Rakesh Ramkarran, SA
Joseph J Smith, GA
Candace Thomas, AGT

Beth Wilson, AGT
Thomas Yarbrough, GA
1 Year of Service
Adem Abdula, SA
Brandi Hershey, AGT
Jim Hintze, SA
Mohammed Hoque, SA
Barbara James, AGT
Hugh Jeffers, AGT
Daniel Juskiw, SA
Justin Kahabka, AGT
Iva Kalinova, MGA
Shermaine Kelly, AGT
Andrea Kessler, SA
Warren Kettlewell, AGT
Nathan Knox, SA
Kevin Kyler, GA
Thomas Lafferty, AGT
Courtland Laws, AGT
Joelma Lee, SA
Morgan Lobello, GA
William Loffer, AGT
Caroline Mikhail, MGA
Thomas Molinski, SA
Nikolas Moreschi, GA
Murray Nagler, GA
Craig Newell, AGT
David Pearson, AGT
Jack Poplin, AGT

Jamal Hamdan, AGT
James Harding, GA
Lynne Hebert-Ouellette, SA
Brandi Hershey, AGT
Jim Hintze, SA
Mohammed Hoque, SA
Barbara James, AGT
Hugh Jeffers, AGT
Daniel Juskiw, SA
Justin Kahabka, AGT
Iva Kalinova, MGA
Shermaine Kelly, AGT
Andrea Kessler, SA
Warren Kettlewell, AGT
Nathan Knox, SA
Kevin Kyler, GA
Thomas Lafferty, AGT
Courtland Laws, AGT
Joelma Lee, SA
Morgan Lobello, GA
William Loffer, AGT
Caroline Mikhail, MGA
Thomas Molinski, SA
Nikolas Moreschi, GA
Murray Nagler, GA
Craig Newell, AGT
David Pearson, AGT
Jack Poplin, AGT

Klewaslall Ramlal, AGT
Paul Regner, GA
Jordan Reinhold, SA
LaMorris Reynolds, GA
Jane Rowell, GA
Tungane Kore Takave, AGT
Margaret Thompson, AGT
Erin Tjornhorn, AGT
Heather Wallace, SA
Jonathon Westwood, AGT
Melinda Witkop, SA
Lisa Woodson, SA
Mila Zhanataeva, AGT

PROMOTIONS

Regional General Agent
Darrell Asbell
Badum Maaloo
Robert Park
Master General Agent
Janet Buckley
Matthew Cartwright
Bradley Christiansen
Nathan Friend
Felicity Hammill
Demitrius Lucas
Mohammed Moalawi
Lisa Richardson
Shelley Suggett
Allen Watson
60% General Agent
John H Garrett

Kenneth Gipson
John McDougald
Min Mitchell
Richard Pazak
Dominic Telymonde
Zachary Vance
Juan Venegas
Daryl Williams
57.5% General Agent
Armando Aiello
Coral Ashe
Tiffany Babin
Luke Biereonwu
Jamie Brown
Brianna Curry
Brandon Edens
Bradley Fordyce

Bryan Galligan
Donald Gregoire
Jayshaun Johnson
Charmaine Lam
Eric Snyder
James Sodan
Marie St Germain
55% Supervising Agent
Timothy Cowart
Mario Diaz-Rivera
Menno Glick
Raquel Hernandez
Mandy Johnson
Daniel Karpip
Joshua Kershaw
Eric Konley
Kerry Matthews

Richard Mitsui
Jazmine Munoz
Nicole Neil
Lindsay Nielsen
Lisa Normile
Raven Pegues
Patricia Romero-Otero
Mackenzie Rose
Michael Russo
Jason Smith
Marissa Smith
Jesse Thrash
Keyonda Watson
Benjamin Wilson
52.5% Supervising Agent
Peria Afuamua
Edford Banuel

Joel Barkey
Martino Basadonna
Vanessa Bascar-Fernandez
Tony Bisirri
Kevin Bomar
Ryan Brown
Jeffrey Calvert
Marco Camire
Shane Carlson
Matthew Cateramol
Jennifer Chace
Justin Chappell
Kelly Charter
Thomas Cole
Peter Cullinane
John Daft
Leon Dales

Jacob Davis
Jesse Deer
Phillip Douglas
Carlos Frazier
Joshua Gassman
Krystal Goates
Bradley Gray
Nicholas Groenewegen
Stephan Gustafson
Mohamed Haddadi
Casey Hayes
Reginald Heard
Antonio Hodges
Tarna Holyk
Torrance Jacko
Dara Jean-Pierre
Brenna Jensen

William Jordan
Jessica Kindred
Matthew Koleszar
Keith Kreyling
Matthew Kurey
Thomas Lypys
Mark McGinnis
Chance McKenzie
Michael McNorgan
Noah Miller
Ernest Patterson
Sheldon Pearson
Jacqueline Pittman
Kenneth Preston
Rakesh Ramkarran
Kyle Reeves
Steaphen Richardson

Mustafa Ridha
Eniezer Rios
Kenneth Rogers
Lisa Sarish
Cameron Singer
Eric Spells
Susan Sun
Jason Tuttle
Reuben Vincent
Shane Walters
Alexandra Wedderburn
Kurt Wolfort
Ghia Yancey
Jinnie Yoo



Recognizing the achievements of our newest State General Agents

Jose Carvajal

Jose's Agency achieved 223% growth over December of 2013.



Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Scott Dehning



Scott had 73.5% growth over December of 2013.

PR Director of the Month

Leaders growing leaders!

Denise Gilbert



Denise had 33.4% growth over December of 2013.



LEADERSHIP ACADEMY

First Leadership 101 for 2015

Make 2015 the year to *SHIFT* your career course to the management track at American Income Life and National Income Life. Leadership Academy is your ticket!

More than 100 aspiring leaders attended Leadership 101: The Fundamentals of Agency Building, January 19-21 at the McKinney Conference Center, where music, dancing and Red Bull were the order of the days.

As is the case with all Leadership schools, Leadership 101 is a chance to network with peers, form and renew friendships, sharpen skills and get a better understanding of the Company vision as you learn from the best.

In addition to members of the Home Office senior management team, SGAs David Zophin and Laura Fisher also took time out of their busy schedules to share their insights and experience.

Upcoming sessions:

- Leadership 201: Building for Ownership** — February 16-18
- Leadership 301: Top Gun** — March 17-18

If you are interested in attending, talk to your SGA about qualifications.



"Leadership is the capacity to translate vision into reality." — Warren Bennis

CODES

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Chelsie Young	6	Sabrina Lloyd	Marco Camire	3	Imran Satti	Menno Glick	2	Jason Bratin	Drake Walker	2	Eric Neal
Phillip McElfresh	4	Simon Arias	Lynne Hebert-Ouellette	3	Imran Satti	Nichelle Alves	2	Samantha Chui	Sarah Ferguson	2	Oldham-Bianchi
Victor Agurto	4	Giglione-Ackerman	Anthony Sava	3	Surace-Smith	Allison Cole	2	Richard Correa	Gretchen Lasser	2	Oldham-Bianchi
Sandra Sandoval	4	Sabrina Lloyd	Pedro Vazquez Armenteros	3	Williams-Zophin	Kimberle Spooner	2	Richard Correa	Charles Belt	2	Bob Olson
Duane Shaw	4	Sabrina Lloyd	Elizabeth Chilson	2	Altig-Orlovic	Michael O'Donnell	2	Laura Fisher	Tobias King	2	Bob Olson
Alix Albright	3	Simon Arias	Michelle Clavijo	2	Altig-Orlovic	Taylor Black	2	Giglione-Ackerman	Jayshaun Johnson	2	Chad Panzer
Brian Gilmore	3	Simon Arias	Nathan Grandell	2	Altig-Orlovic	Daniel Franke	2	Giglione-Ackerman	Michael Merlo	2	Theodore Pappas
Bethany Dibble	3	Richard Correa	Hamilton Cribbs	2	Altig-Orlovic	Michael Licata	2	Giglione-Ackerman	Lindsey Dettwiller	2	Surace-Smith
Julianne Scavo	3	Richard Correa	Pennie Jansik-Keller	2	Altig-Orlovic	Toni Mussara	2	Giglione-Ackerman	Orby Kelley	2	Surace-Smith
Pauline Cresswell	3	Steve Friedlander	James Kinman	2	Altig-Orlovic	Rebecca Warrington	2	Giglione-Ackerman	Travis Kovach	2	Surace-Smith
Christopher Pabon	3	Giglione-Ackerman	Levi Porto	2	Altig-Orlovic	Roosevelt Wilson	2	Giglione-Ackerman	Heather Wallace	2	Hancock-Taylor
Paul Torman	3	Giglione-Ackerman	James Shouse	2	Altig-Orlovic	Rohan Smith	2	David Hausman	Jonathan Seguin	2	Brian Traboulay
Joel Braggs	3	Kyle Johnson	Jenna Grula	2	Simon Arias	Marie St Germain	2	Kyle Johnson	Vernieda Shivers	2	Williams-Zophin
Christina Meyer	3	Sabrina Lloyd	Austin Soboleski	2	Simon Arias	Ricardo Galvez	2	Sabrina Lloyd			
Victor Zavaleta	3	Sabrina Lloyd	Cathleen Hairston	2	Slav Bitman	Jeffrey Gilliana	2	Sabrina Lloyd			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Morgan Lobello	8	Giglione-Ackerman	Oliver Zettas	3	Richard Correa	Jeremiah Wiskeman	2	Simon Arias	Oliver Nivaud	2	Chris La Fond
Enrique Sandoval	8	Sabrina Lloyd	Andre Hawthorne	3	Laura Fisher	Tyler Worstell	2	Simon Arias	Steven Rios	2	Sabrina Lloyd
Jesse Rennich	7	Simon Arias	Jillian Rooks	3	Laura Fisher	Lalitha Janardhanan	2	Slav Bitman	Daryl Williams	2	Eric Neal
Felicity Hammill	6	Richard Correa	Leticia Fields	3	Don Foti	Antonio Ramirez	2	Jose Carvajal	Elias Boles	2	Oldham-Bianchi
Craig Ebinger	6	Giglione-Ackerman	Scott Montgomery	3	Don Foti	Jamie Cates	2	Jared Cleckner	Jackson Cook	2	Oldham-Bianchi
Dominic Telymonde	6	Giglione-Ackerman	Liesena Tejada	3	Cindy Furer	Jennifer VanKerckvoorde	2	Eric Cochran	Veronica Carrion	2	Bob Olson
Erin Moyer	5	Slav Bitman	John McDougald	3	Giglione-Ackerman	Delmy Diaz-Cervantes	2	Cohen-Cohen	Min Mitchell	2	Bob Olson
Joshua Krueger	5	Richard Correa	Aaron Dupras	3	Zachary Hart	William Soulier	2	Randall Cook	Rebyka Moyer	2	Bob Olson
Ryan Feehan	5	Giglione-Ackerman	DeAnthony Hartman	3	Zachary Hart	Donald Felix	2	Brandon Cooley	Robert Wright	2	Bob Olson
Fran Kolos	5	Giglione-Ackerman	Matthew Bogle	3	Matt Henderson	Marcia Matthews	2	Brandon Cooley	Paul Streater	2	Chad Panzer
Robert Schneiderman	5	Sabrina Lloyd	Amy Skalsky	3	Chris Hernandez	Lincoln Murdoch	2	Brandon Cooley	Frank Cordaro	2	Theodore Pappas
Oscar Betancourt	5	Bob Olson	Jason Lee	3	Sabrina Lloyd	Rene Ortega	2	Brandon Cooley	Mark Glazer	2	Theodore Pappas
Nicholas Lasala	5	Theodore Pappas	Amanda South	3	Eric Neal	Amber Dregalla	2	Richard Correa	Mir Khan	2	Theodore Pappas
Robert Drake	5	Surace-Smith	Angel Martinez	3	Dorian Oldham	Jonathan Hobbs	2	Richard Correa	Amr Shater	2	Theodore Pappas
Gabriela Sime	4	Laura Fisher	Grant Myers	3	Dorian Oldham	Silvana Pajor-Flores	2	Richard Correa	Matthew Bell	2	Philip Prata
Moli Kaufusi	4	Steve Friedlander	Kyle Schimizzi	3	Oldham-Bianchi	Vinecia Moore	2	James Cunningham	Nikolas Moreschi	2	Philip Prata
Patricia Cicerale	4	Giglione-Ackerman	Reynolds Akuamoa	3	Theodore Pappas	Angela Bauer	2	Joseph Dicedue	Kevin Kyler	2	Scott Rehberg
Marta Cunha	4	Giglione-Ackerman	Bilal Farsakh	3	Theodore Pappas	Brandon Jones	2	Mitch Duplantis	Carey Markoe	2	Scott Rehberg
Taurean Flournoy	4	Kyle Johnson	Harrynarine Ramoutar	3	Theodore Pappas	Christine DiSanto	2	Giglione-Ackerman	Geddes Robinson	2	Scott Rehberg
Andrzej Sertler	4	Sabrina Lloyd	Andrew Chambers	3	Philip Prata	Christian Fahey	2	Giglione-Ackerman	Joseph J Smith	2	Alex Roland
Alon Fischer	4	Theodore Pappas	Gerald Norton	3	Dan Rubio	Christine Barbour	2	Steve Greer	Kingsley Ke-Eh Tazinya	2	Dan Rubio
Phillip Kruger	3	Altig-Orlovic	Jeremie Dupuis	3	Imran Satti	Stephen Giddens	2	Steve Greer	Nacole Newbold	2	Imran Satti
Ileana Lopez	3	Altig-Orlovic	Christopher Kennedy	3	Surace-Smith	Darrin Roberts	2	Steve Greer	Brent Bowling	2	Surace-Smith
Brett Maurice	3	Altig-Orlovic	Jason Ryen	3	Surace-Smith	Micah Focken	2	Zachary Hart	Eric Peyton	2	Surace-Smith
Timothy Bugge	3	Simon Arias	Daniel Walton	3	Surace-Smith	Dennis Hickey	2	Zachary Hart	Nicholas Scordos	2	Surace-Smith
David Chen	3	Simon Arias	Justin Barker	3	Brian Traboulay	Michael Stuver	2	Zachary Hart	Anthony Theriault	2	Surace-Smith
Sokol Fazliu	3	Simon Arias	Nicole Bromley	2	Altig-Orlovic	Tom Weller	2	Zachary Hart	Eric Thompson	2	Surace-Smith
Erica Fitzsimmons	3	Simon Arias	Carlo Buhay	2	Altig-Orlovic	Elyse Bryan	2	David Hausman	Ashley Wenning	2	Surace-Smith
Heather Miller	3	Simon Arias	Robert Ford	2	Altig-Orlovic	Immacula Jacques	2	David Hausman	Richard Johnson	2	Jamison Weatherspoon
Aaron Parks	3	Simon Arias	Jahara Lewis	2	Altig-Orlovic	Matthew Cartwright	2	Chris Hernandez	Marcus Moody	2	Jamison Weatherspoon
Michael Russin	3	Simon Arias	Kendra Orng	2	Altig-Orlovic	Michael Coulthard	2	Chris Hernandez	James Frodyma	2	Jeremy Welch
Jamie Winters	3	Simon Arias	Tibor Orng	2	Altig-Orlovic	Leya Kirchstein	2	Chris Hernandez	David Robinson	2	Jeremy Welch
Pablo De La Cruz	3	Jose Carvajal	Steven Stensrud	2	Altig-Orlovic	Kascey Williamson	2	Chris Hernandez	Nickoy Hylton	2	Williams-Zophin
Joseph Quintons	3	Samantha Chui	Ashleigh Sweezo	2	Altig-Orlovic	Charmaine Lam	2	Marko Jankovic	Noel Rose	2	Williams-Zophin
Barbara Seyoum	3	Samantha Chui	Daniel Bauer	2	Simon Arias	Demitrius Lucas	2	Kyle Johnson			
Ramon Velasquez	3	Brandon Cooley	Daniel Dunham	2	Simon Arias	Marie St Germain	2	Kyle Johnson			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Zach Otto	14	Sabrina Lloyd	Melne Lewis	5	Bob Olson	Daniel Hartwig	4	Surace-Smith	Harold Durana	3	Don Foti
Marian Sertler	14	Sabrina Lloyd	John Leggio	5	Theodore Pappas	Ryan Bisanz	4	Brian Traboulay	Kyle Wrobel	3	Mathew Hart
Corey Helly	11	Giglione-Ackerman	Nasr Quadri	5	Theodore Pappas	Jessica Santamarina	4	Jamison Weatherspoon	Rodney Ward	3	Zachary Hart
Mark Kukielski	11	Eric Neal	Syed Quadri	5	Theodore Pappas	Michael Musso	4	Williams-Zophin	Ibrahim Bah	3	David Hausman
Matthew Diulus	10	Simon Arias	Tracy Hayes	5	Dan Rubio	Robert Hamilton	3	Altig-Orlovic	Souleymane Bah	3	David Hausman
Justin Adams	9	Simon Arias	Robert Kanaan	5	Imran Satti	Christopher Hintz	3	Altig-Orlovic	Shorne Brown	3	David Hausman
Ransay Vazquez	9	Bob Olson	London Burnett	5	Surace-Smith	Trevor Mayer	3	Altig-Orlovic	Beau Locker	3	Matt Henderson
Erin Allen	8	Richard Correa	Henry Ingraham	5	Williams-Zophin	Ryan McIntosh	3	Altig-Orlovic	Cara DeFiore	3	Chris Hernandez
Bobby Szwaja	8	Theodore Pappas	Bobby Gujral	4	Altig-Orlovic	Tyler McKnight	3	Altig-Orlovic	Alex Torruella	3	Sabrina Lloyd
Evan Holzhauser	7	Giglione-Ackerman	Britton Costa	4	Simon Arias	Joshua Olin	3	Altig-Orlovic	Patricia Fifer	3	Chris Lussier
Christopher Rodriguez	7	Kyle Johnson	Jinelly Urena	4	Jose Carvajal	AshLynn Orng	3	Altig-Orlovic	Hal Herman	3	Oldham-Bianchi
Patrick Bendure	7	Surace-Smith	Emmanuel Villasenor	4	Brandon Cooley	Ho Tran	3	Altig-Orlovic	Mohammed Moalawi	3	Theodore Pappas
Matthew Parks	7	Surace-Smith	Matthew Turnquist	4	Richard Correa	Ryan Tucker	3	Altig-Orlovic	Atta Saleh	3	Theodore Pappas
Herman Fennell	6	Samantha Chui	Ryan Hall	4	Laura Fisher	John Conard	3	Simon Arias	Drew Sharp	3	Philip Prata
Jamey Haugen	6	Richard Correa	Doreen Ryan-Foti	4	Don Foti	Joshua Cosentino	3	Simon Arias	Timothy Wilson	3	Philip Prata
Ofa Tupouniua	6	Steve Friedlander	Craig Strompf	4	Cindy Furer	Michelle Crowe	3	Simon Arias	Unique Hunnicutt	3	Alex Roland
Michael Gerstein	6	Giglione-Ackerman	Magda Figueiredo	4	Giglione-Ackerman	Avi Kauderer	3	Simon Arias	Alexander Dorey	3	Imran Satti
Corey Hallam	6	Giglione-Ackerman	Jack Keiderling	4	Giglione-Ackerman	Casey Kunash	3	Simon Arias	Matthew Conrad	3	Surace-Smith
Thomas Vena	5	Simon Arias	George O'Shea	4	Giglione-Ackerman	Antonio Reyes	3	Simon Arias	Dustin Dunlap	3	Surace-Smith
Mark Beckford	5	Slav Bitman	Ryan Fickert	4	Zachary Hart	Ariana Jones	3	Jason Bratin	Marc Salvaggi	3	Surace-Smith
Patrick Knouse	5	Slav Bitman	David Hefflin	4	Zachary Hart	Kody Kramme	3	Eric Cochran	Brandon Teter	3	Jamison Weatherspoon
Brian Zuzick	5	Laura Fisher	Raymond Risucci	4	Dorian Oldham	William Brookshire	3	Richard Correa	Jessica Wilhite	3	Jamison Weatherspoon
Mavrick Fredericks	5	Giglione-Ackerman	David Schanuel	4	Dorian Oldham	Peter van der Westhuizen	3	Richard Correa			
Steven King	5	Zachary Hart	Michael Romeo	4	Oldham-Bianchi	Melissa Quintal	3	Joseph Dicedue			
John Sparby	5	Chris Hernandez	Natalie Linker	4	Bob Olson	Gevorg Yanukyan	3	Desi Dimitrova			
Cynthia Schneiderman	5	Sabrina Lloyd	Ryan Wilson	4	Philip Prata	Christopher Akins	3	Laura Fisher			
Nicholas Moore	5	Oldham-Bianchi	Katelyn Anderson	4	Imran Satti	Mario Andres Chavez	3	Don Foti			

RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Robert Janev	33	Sabrina Lloyd	Thomas Vena	25	Simon Arias	Michael Vasu	16	Surace-Smith

CODE – \$900 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.



Above: AIL Public Relations' Crystal Senour (left) and Amalgamated Transit Workers Local 965 President Rick Vega (holding ATU sign) at a rally in Whitehall Township, Pennsylvania to convince state lawmakers to enact legislation for stiffer penalties against anyone convicted of assaulting a bus driver.

The Challenge is ON!



Susan Fuldauer

Vice President of
Public Relations Field Operations

WE'VE ANTICIPATED THE START of the New Year. We've been readying ourselves to *SHIFT* into the New Year. We've been thinking about and visualizing our 2015 goals. And now, the challenge begins to take the first steps on the road to achieving those goals.

Are you ready for the *SHIFT* to \$200 million in sales and 1.1 million in lead generation? That's the focus of our *SHIFT* in gears for 2015. These are lofty, but achievable goals, if we work together and remain focused on the individual role we play in achieving those goals.

For Team PR, this means that every member of Team PR must generate on average at least 8,800 leads. Is this possible? Of course it is, if you have made this a goal and laid out the plan to reach that goal. Being a part of Team PR comes with the responsibility to help achieve the overall goal. Everyone is a player and must seek out and capture the opportunity that lies ahead for 2015. We must all be able to take this vision and make it personal and part of our individual personal goals.

When you can lift your vision to a higher sight and your performance to a higher level, your goals become achievable. This is what it takes to go beyond your perceived limitations. Reaching your goals doesn't just happen. You have to make the choice to make them happen.

Write down your goals, as this affects your thoughts and keeps you motivated and on the path to action. When you are focused on the end result, you can overcome hurdles, procrastination and negative thoughts that might otherwise cause you to become unfocused with the task at hand. Create your action steps and benchmarks so that you will always know where you are and what needs to be your next step to goal achievement. Know how many members you need to sign each week to reach the goals you have for the month. Know what you need for the month to reach your goals for the year. If there's a shortfall in the week or the month, know what you need to pick up the following week or month to make up for the shortfall.

Finally, be a team player. You'll need to affirm your personal goals, but you must know where the team is and any adjustments you may need to make to be an effective player for the team. Having a positive attitude, staying focused, and performing in a higher gear are what our *SHIFT* into 2015 is all about.

"Keep your thoughts positive because your thoughts become your words. Keep your words

positive because your words become your behaviors. Keep your behaviors positive because your behaviors become your habits. Keep your habits positive because your habits become your values. Keep your values positive because your values become your destiny." —Gandhi

"WRITE DOWN YOUR GOALS, AS THIS AFFECTS YOUR THOUGHTS AND KEEPS YOU MOTIVATED AND ON THE PATH TO ACTION."

This is the year. We have the vision. Now is the time to begin to answer the challenge. ☘

- **ABATE of Illinois** - Holiday Event Sponsorship
- **ABATE of PA** - Leadership and Legislative Seminar
- **American Sustainable Business Council**
- **Atlantic Canada Regional Council Of Carpenters** - Bursary
- **Boston Labor Council, AFL-CIO (Greater)** - Ad for 11th Annual Salute to Municipal Office Holders
- **CWA** - Mobility Leadership Conference
- **Detroit, AFL-CIO Metropolitan** - Community Services Fundraiser
- **DOCO Regional FCU** - Bronze Sponsor for Quail Hunt
- **Hawaii Credit Union League** - Convention
- **IAM** - Guide Dogs of America
- **IATSE** - Motion Picture & Television Fund
- **IBEW** - Construction & Maintenance Conference
- **IBT 150** - Holiday Event Sponsorship
- **IBT 97** - Ad for the Teamsters Hispanic Caucus Gala
- **IBT California State Cannery Council** - Conference
- **Instituto Laboral de la Raza** - Dinner & Ad
- **IUOE 49** - Scholarship
- **IUPAT District Council 88** - Scholarship
- **Labor 411** - Ad in Union Directory
- **Los Angeles County Federation of Labor, AFL-CIO** - Dr. Martin Luther King, Jr Breakfast
- **Manitoba Nurses Union** - Labour School Bursary
- **Metropolitan Baltimore Council of AFL-CIO Unions** - Leadership Conference
- **Midwest Academy** - Progressive Sponsor for Midwest Academy Awards
- **Newfoundland and Labrador Federation of Labour** - Convention
- **North Bay Labor Council, AFL-CIO** - COPE Banquet Ad
- **Northern CA Carpenters Regional Council** - Holiday Moose Feed Luncheon Sponsor
- **NY State Snowmobile Association** - Event Sponsorship
- **Ontario National Democratic Party** - Convention
- **Operation Christmas Cheer**
- **Orange County Communities Organized for Responsible Development** - Ad
- **Pennsylvania Credit Union Foundation** - Chairman's Level Donation
- **Pennsylvania State Association of Boroughs** - Leadership Conference
- **Philadelphia Council of the AFL-CIO** - Convention
- **Pride at Work** - Core Supporter of Solidarity 20th Anniversary Celebration
- **Provincial Building & Construction Trades Council of Ontario** - Conference
- **Rochester-Genesee Valley Area Labor Federation** - Blue Book Sponsorship
- **SEIU HCII** - Raffle Prize Sponsorship
- **The National Theatre**
- **UFCW 175 & 633** - Steward Education Seminar
- **United Farm Workers of America** - Holiday Event Sponsorship
- **United Labor Agency** - Unsung Hero's Awards Banquet
- **Working America** - No-Show Gala
- **Young DC** - Headliner Sponsor for 2014 Cartoons & Cocktails

PERSONAL RECRUITING

Unleash Your Career!

Personal Recruiting provides opportunity for all Agents to earn an additional monthly income stream above and beyond regular recruiting efforts performed by Managing Agents!

DECEMBER TOP PERSONAL RECRUITING AGENTS

— By Incentive Structure Payout¹

December Total Payout: **\$177,417**

December Total Qualifiers: **530**



Ofa Tupouniua
\$2,726
Steve Friedlander



Monica Brown
\$2,090
Dorian Brown



Moli Kaufusi
\$1,970
Steve Friedlander



Nicholas Moore
\$1,799
Oldham-Bianchi



Jameetri Washington
\$1,698
Steve Greer

NAME	TOTAL
Ofa Tupouniua	\$2,726
Monica Brown	2,090
Moli Kaufusi	1,970
Nicholas Moore	1,799
Jameetri Washington	1,698
Tobias King	1,553
Adrian Ortiz	1,549
William Morales	1,529
Luisa Aholelei	1,325
Frank S Kacvinsky	1,270
Sione Maumau	1,259
Alexander Dorey	1,203
David Golovin	1,137
Kyle Wrobel	1,115
Matthew Kurey	1,082
Jamie McCre	1,079
Anna Pulit	1,073
Perenaise Hukehuke	1,069
Alyssa Cruz	1,060
Victor Agurto	1,046
Enrique Sandoval	1,038
Colton Capps	1,032
Ransey Vazquez	1,031
Mavrick Fredericks	1,006
Mack Doby	1,000
Lee Chacon	980
Amber Dregalla	977
Timothy Bugge	954
Daniel Toshner	949
Justin Adams	939
Albert Serur	938
Marc Salvaggi	925
Humberto Quintero	917
Nacole Newbold	900
Llesena Tejada	889

NAME	TOTAL
Idyle Blanc	\$867
Jeremy Gibson	866
Steve Bryant	865
Diane Williams-Lewis	851
Nicholas Walsh	837
Nicholas Lorence	825
Kevin Kyler	805
Fononga Koula	802
Paul Linn	800
Orby Kelley	795
Adrian Galvez	794
Lawerence Smith	780
Brandon Schwed	754
Robin Tryzbiak	751
Michaela Colbrese	738
Cameron Colbert	716
Steven Oljar	711
Alexander D Baker	705
Jesse O Martin	694
Matthew Diulus	692
Jacqueline Morris	687
Matthew Parks	678
Tambra Smoot	676
Patrick Rieger	668
Jacqueline Davis	665
Scott Mudrak	665
Lori Dacyk	660
Alexandria Messom	629
Richard Rocha	615
Michael Licata	614
Jessica Holman	614
Demetra Iovine	601
Jessica Rhoades	601
Heather Miller	596
Benjamin Edwards	594

NAME	TOTAL
Michael May	\$593
Joel Barkey	592
Michael Nowak	588
Dennis Hickey	584
Corey Hallam	583
Loloahi Havea	581
Melissa Quintal	577
Ashley Hartman	576
Christopher Rodriguez	575
Dillon O'Brien	574
Zach Otto	572
Dominic Telymonde	569
Marian Sertler	569
Hunter Houvener	568
Jake Mai	560
Corey Helly	552
Alex Kae	552
Tangataotiuana Pasikala	548
Zachary Lakatos	544
Cameron Bearden	543
Alexander Eman	540
Francis Ingulli	536
Holly Lacey	535
Christian Evans	534
Brendan Bowen	531
Alex Torruella	531
Richard Pazak	529
Michael Russin	527
Oscar Betancourt	521
John McDougald	521
Christian LaBoy	518
Yvette Quintana	514
Matthew Obringer	512
Duni Olusegun	501
Tasha Beachem	500

NAME	TOTAL
Christopher Bingham	\$500
Cristina Brooker	500
Kimberly Gaines	500
Casey Hayes	500
Torrance Jacko	500
Gavin Landry	500
Dana Lynch	500
Jose Moreno	500
Jazmine Munoz	500
Dante Nardulli	500
Jianna Rice	500
Gerilyn Sampson	500
Samantha Samuel-Ogunsanya	500
Marcelina Silva	500
Christine Sobb	500
Scott Sonnenberg	500
Coleman Thompson	500
Alexandra Wedderburn	500
John Wells	500
Shannon Williams	500
Monica Wilson	500

¹ Top Personal Recruiting Agents listed earned at least \$500

DECEMBER TOP PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits¹

Total Personal Recruiting Agents: **220**

Total Personal Recruits: **267**



Monica Brown
4 Recruits
Dorian Brown



Mavrick Fredericks
4 Recruits
Gigliione-Ackerman



Luisa Aholelei
3 Recruits
Steve Friedlander



Fononga Koula
3 Recruits
Steve Friedlander



Paul Linn
3 Recruits
Simon Arias



Enrique Sandoval
3 Recruits
Sabrina Lloyd



Ransey Vazquez
3 Recruits
Bob Olson

NAME	PERSONAL RECRUITS
Monica Brown	4
Mavrick Fredericks	4
Luisa Aholelei	3
Fononga Koula	3
Paul Linn	3
Enrique Sandoval	3
Ransey Vazquez	3
Joshua Acuay	2
Thomas Agee	2
Victor Agurto	2

NAME	PERSONAL RECRUITS
Edford Banuel	2
Vanessa Bascar-Fernandez	2
Heather Berg	2
Colton Capps	2
Cameron Colbert	2
Mack Doby	2
Amber Dregalla	2
Thomas Duguay	2
Jeremy Gibson	2
David Golovin	2

NAME	PERSONAL RECRUITS
Bill Goswick	2
Corey Hallam	2
Brad Henry	2
Drew Housley	2
Perenaise Hukehuke	2
Francis Ingulli	2
Torrance Jacko	2
Tobias King	2
Aleksandr Kurpas	2
William Morales	2

NAME	PERSONAL RECRUITS
Jazmine Munoz	2
Adrian Ortiz	2
Oscar Ortiz	2
Marc Salvaggi	2
Scott Sonnenberg	2
Llesena Tejada	2
Coleman Thompson	2
Julian Tinamisan	2

YTD TOP 25 PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits¹

YTD Total Personal Recruiting Agents: **864**

YTD Total Personal Recruits: **1,412**

NAME	PERSONAL RECRUITS
Monica Brown	16
Henry Ingraham	13
Ofa Tupouniua	13
Ransey Vazquez	13
MaryAnn Cruz	11
Kyle Wrobel	10
Oscar Betancourt	8

NAME	PERSONAL RECRUITS
Bobby Law	8
Jarrell Drane	7
Alex Kae	7
Duni Olusegun	7
Oscar Ortiz	7
Luisa Aholelei	6
Alyssa Cruz	6

NAME	PERSONAL RECRUITS
Mavrick Fredericks	6
Stephanie Moreno	6
Richard Pazak	6
Heather Berg	5
Ana Finau	5
Jeremy Gibson	5
Kevin Holtz	5

NAME	PERSONAL RECRUITS
Nicholas Moore	5
Michael Neilson	5
Tangataotiuana Pasikala	5
Ileana Rosas	5
Tonya Sims	5
Heather Sons	5
Joy Vann-Austin	5

¹ Top Personal Recruiting Agents listed have at least 2 Personal Recruits



★★★★★
ATTENTION
MGAS
 ★★★★★

2014 Review

Closer
to the Heart

MGA AGENT RETENTION — BONUS PROGRAM —



**Ofa
Tupouniua**
\$6,500
Steve Friedlander



**Bobby
Szwaja**
\$5,750
Theodore Pappas



**Matthew
Diulus**
\$5,500
Simon Arias



**Nicholas
Moore**
\$4,000
Oldham-Bianchi



**Ryan
Fickert**
\$3,250
Zachary Hart

December Bonus Payout: **\$177,275** December Bonus Qualifiers: **174**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Ofa Tupouniua	\$6,500	Arthur Sigler	\$1,500	Dustin Dunlap	\$1,000	Kevin Appasamy	\$500
Bobby Szwaja	5,750	Thomas Vena	1,500	Troy Elliott	1,000	Christina Barbee	500
Matthew Diulus	5,500	Christopher Earle	1,350	Gabriel Feldmann	1,000	William Brookshire	500
Nicholas Moore	4,000	Christopher Akins	1,250	Aaron Friedlander	1,000	Janet Buckley	500
Ryan Fickert	3,250	Erin Allen	1,250	Corey Hallam	1,000	Jordan Chalom	500
Ryan Hall	2,750	Patrice Amador	1,250	Mike Hudnall	1,000	Shawntae Collins	500
Robert Kanaan	2,750	Richard Barbour	1,250	Jeffrey Kawamoto	1,000	MaryAnn Cruz	500
Michael Musso	2,500	Lorena Barriere	1,250	Jack Keiderling	1,000	Christopher Dicks	500
Mark Beckford	2,250	Patrick Bendure	1,250	Kody Kramme	1,000	Mark Dombrowski	500
Patrick Knouse	2,250	Michael Clemente	1,250	Albert Lau	1,000	Phil Folkertsma	500
Steve Svendsen	2,250	John Conard	1,250	John Leggio	1,000	Jeffrey Hall	500
Angel Patryluk	2,025	O'Neil Cooper	1,250	Beau Locker	1,000	Amanda Hogan	500
Amy Baird	2,000	Cara DeFiore	1,250	Doreen Ryan-Foti	1,000	Min Jiang	500
Luay Ghawi	2,000	Michael Gerstein	1,250	Cynthia Schneiderman	1,000	Natalie Linker	500
Daniel Hartwig	2,000	Ryan Giddens	1,250	Marian Sertler	1,000	Nicholas Lorence	500
Jean Joseph	2,000	Corey Helly	1,250	Ryan Stenglein	1,000	John McGrath	500
Paulo Miranda	2,000	Stephen Hill	1,250	Natalie Wagner	1,000	Brandon Minor	500
Matthew Parks	2,000	Henry Ingraham	1,250	Allen Watson	1,000	Rafi Nawabi	500
Ho Tran	2,000	Joshua Jackson	1,250	Timothy Wilson	1,000	George O'Shea	500
Sean Velasquez	2,000	Horace Johnson	1,250	Andrew Aaron	900	Troy Plummer	500
Christopher Rodriguez	1,800	Avi Kauderer	1,250	Carlos Arballo	900	Samneang Prom	500
Timothy Buckner	1,750	Mark Kukielski	1,250	Michael C Williams	875	Joseph Quattrochi	500
David Wang	1,750	Sathnarine Kumar	1,250	London Burnett	750	David Rigney	500
Justin Adams	1,500	Andrew McQuade	1,250	Arie Davis	750	Marc Salvaggi	500
Adeyemi Akinade	1,500	Matthew Turnquist	1,250	Magda Figueiredo	750	Kyle Schroeder-Gumicz	500
Herman Fennell	1,500	Ryan Wilson	1,250	Kenneth Greer	750	Drew Sharp	500
Charles Ferrari	1,500	Briffon Costa	1,200	David Guzman	750	Randy Teyssier	500
Liam Flaherty	1,500	Pamela Altman	1,000	David McCusker	750	Jinelly Urena	500
David Higa	1,500	Darrell Asbell	1,000	Michael Romeo	750	Michael Vasu	500
Mark Hileman	1,500	Souleymane Bah	1,000	Paul Samra	750	Jameetri Washington	500
Fritznel Octave	1,500	Ryan Bisanz	1,000	Alex Torruella	750	Jake Yagjian	500
Duni Olusegun	1,500	Ari Bykofsky	1,000	Jimmy Tchen	700		
AshLynn Orng	1,500	Matthew Conrad	1,000	Brian Welsh	600		
Zach Otto	1,500	Michael Denton	1,000	Benjamin Ainscough	500		

HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 3-5 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 3rd month of tenure, the MGA gets \$250 bonus; in the 4th month, the MGA gets \$500 bonus; in the 5th month, the MGA gets \$1,000 bonus. All qualifiers listed achieved at least \$500 in bonus totals

\$20,350



Los Cabos, Mexico — Casa Hogar

Volunteers spent a morning organizing supplies and playing with the boys who live at the home.

\$28,220



San Diego, CA — Promises 2 Kids

Meeting attendees brought backpacks and disposable cameras for Camp Connect, a summer camp to reunite siblings separated by the foster care system. Donations helped sponsor the camp.

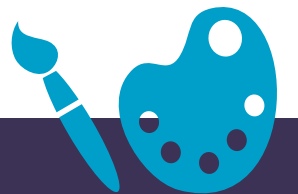
\$26,340



San Francisco, CA — Prenatal Program

Convention attendees brought baby outfits for the children of homeless and disadvantaged mothers. Donations benefitted the prenatal health and education program.

\$19,460



Incline Village, NV — Tahoe Safe Alliance

Volunteers created displays for Domestic Violence Awareness Month using artwork created by children in the program. Donations benefitted the children's program.

\$45,950



McKinney, TX — Samaritan Inn

Volunteers assembled holiday food boxes of non-perishable items for families in need. Donations were used to add fresh foods to the boxes prior upon distribution.

Total 2014 Donations — **\$140,320**
 Total Donations to Date — **\$465,831**

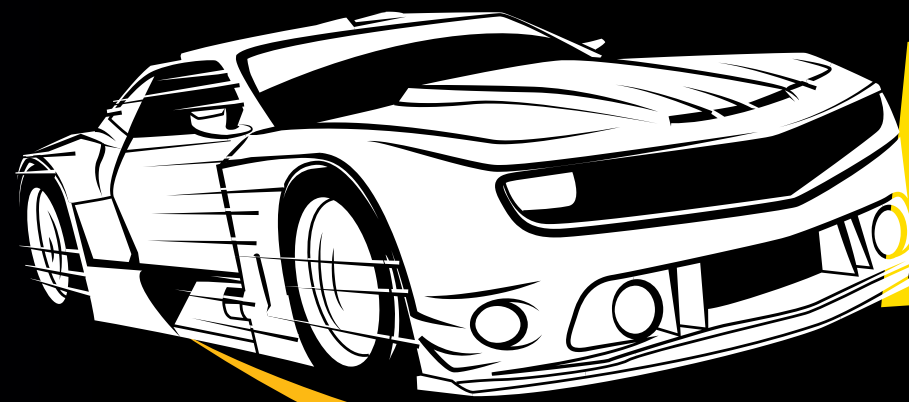
(includes in-kind gifts and partial matching funds from Torchmark Corporation)

SHIFT—FULL SPEED AHEAD!

A RECORD YEAR IS IN OUR REARVIEW MIRROR AND THE ROAD TO \$200M LIES AHEAD!



OTHER 2014 RECORDS:



THE AIL-NILICO 200M

THE THRILL OF A LIFETIME!
ALL YEAR LONG!

THE WINNING TEAM



Bo Gentile
Vice President
of Recruiting

HAPPY NEW YEAR, AMERICAN IN-come and National Income! If you listen to the radio at all, you've probably heard ads for a NASCAR race, Monster Jam, or Motocross:
Sunday! Sunday! Sunday! Don't miss the excitement, etc... and you probably know the rest of the commercial.



Above: NASCAR driver Danica Patrick signs a \$100 bill for Bo.

With that said, I want to welcome you to the 2015 AIL-NILICO 200 MILLION race! The best part of this race is YOU are the driver. No matter your contract level at AIL or NILICO, you are the one driving, *SHIFTING* the gears of your career forward to the finish line.

The key to winning any race is preparation and knowing what you're going to do in your current position as well as having a strategy to gain a position in the race. Gaining a position in the AIL-NILICO 200 MILLION race can be accomplished the fastest through recruiting.

In racing, the most successful teams are just that — a TEAM. They have 3-4 cars on their team so they can share information and help each other be successful. The same can be said with our Agencies. As an agent, you should have 3-4 other agents with whom you work side-by-side as a team under your SA. As an SA under your GA or MGA, you should have 3 or 4 teammates as well. MGAs, same would go for you, working with 3-4 fellow MGAs with your SGA, aka the team owner. As the team owner, the SGA is responsible for putting the team in the best position to win the race.

To win the AIL-NILICO 200 MILLION race, the team the SGA has brought together — MGAs, GAs, SAs, Agents — all need a clear

understanding that recruiting is the same to them as the actual race car is to a NASCAR team. Recruiting is the vehicle that helps them grow at every level, and with the implementation of the Personal Recruiting Program, the ability to grow and retain that team has never been better.

There is a saying in racing: Racing is cheap - winning is expensive. However, with the Personal Recruiting Program, racing and winning the AIL-NILICO 200 MILLION race is financially rewarding in so many ways:

- You're growing your team (and I mean "your team," regardless of what level you are)
- Every member of the team has the ability to personally choose who is on their team
- The personal recruiter is getting his/her share of the "winner's purse" (override and \$250/\$500 payouts).

SHIFTING your individual, team and Agency mindset to RECRUITING FOR VICTORY will ensure we have the team we need — 10,000 agents and 16,000 codes — to win our race in 2015. I am excited about this race! Imagine how great it will feel when we cross the finish line and celebrate our victory with the largest team in company history.

Let's go racing... I mean recruiting!



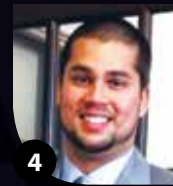
1 JOSHUA DISHONG
TROY, MI



2 DANIEL LI
ST PAUL, MN



3 RYAN KENDL
SANTA ROSA, CA



4 MICHAEL VAN DELFT
HALIFAX, NS



5 MUHAMMED ASHRAF
FLUSHING, NY



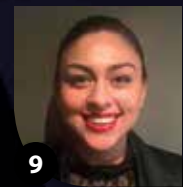
6 ALAN SEDAGHAT
VANCOUVER, BC



7 ROGHIE HASSAN LOO
TORONTO, ON



8 DUSTIN DUNBAR
SIOUX FALLS, SD



9 MARIELA LUIS-RIOS
SCHAUMBURG, IL



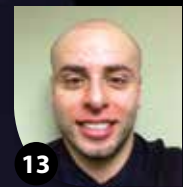
10 ELYSE BRYAN
BLUE BELL, PA



11 OFA TUPOUNIUA
AUCKLAND, NZ



12 KATIE MASSART
COCHRANE, AB



13 MUSTAFA RIDHA
LONDON, ON



14 GARY GOODEN
NORCROSS, GA



15 ALIPATE MAKAU
AUCKLAND, NZ



16 SHALOM CHAIMOV
FLUSHING, NY



17 DEMMERIC STEVENSON
HALIFAX, NS



18 TIBOR SIMON
MAPLE RIDGE, BC



19 HERIVELTO PEREIRA
CONCORD, CA



20 LILY TCHEN
LOS ANGELES, CA

ICEBREAKERS



ELIZABETH GARCIA
EVANSVILLE, IN



CALVIN SHAW
COLUMBUS, OH



JAMES SHERWOOD
TOLEDO, OH

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

DECEMBER PRODUCTION

Rank	Net ALP	NTG	RET	MGA	SGA
1	Joshua Dishong	\$109,412		70.1	Zachary Hart
2	Daniel Li	55,390		76.0	Patrick Stenglein
3	Ryan Kendl	52,710		89.6	Nicholas Lorence
4	Michael van Delft	45,944		87.4	Imran Satti
5	Muhammed Ashraf	43,245		87.8	Muhammed Ashraf
6	Alan Sedaghat	39,707		86.0	Bobby Gujral
7	Roghie Hassan Loo	36,644		77.4	Josh Chalom
8	Dustin Dunbar	34,017		93.6	Altig-Orlovic
9	Mariela Luis-Rios	33,709	100		Alex Torruella
10	Elyse Bryan	31,895		77.4	Souleymane Bah
11	Ofa Tupouniua	29,453		100.0	Ofa Tupouniua
12	Katie Massart	29,390		92.6	John McGrath
13	Mustafa Ridha	28,655	90		Ryan Bisanz
14	Gary Gooden	28,148		78.2	Brandon Teter
15	Alipate Makau	27,912		82.4	Ofa Tupouniua
16	Shalom Chaimov	27,754		74.9	Syed Quadri
17	Demmeric Stevenson	27,511	90		Robert Kanaan
18	Tibor Simon	24,979		88.4	Alex Kae
19	Herivelto Pereira	24,827		85.0	Don Foti
20	Lily Tchen	24,152		94.4	Cohen-Cohen
21	Nauleni Tuionetoa	23,957	100		Ofa Tupouniua
22	Paramjit Sangha	23,530		79.4	Alex Kae
23	Bruce Tan	22,773		88.8	Christopher Clark
24	Beau Bequette	22,518		81.0	Jennifer Holliday
25	Mark Neilson	22,505		84.3	Nicholas Lorence
26	Erez Shabtay	22,216		94.0	Robert Hamilton
27	George Kamel	22,181		74.6	Patrick Bendure
28	Azar Afnan	22,023		84.4	Rodney Ward
29	Ileana Tatafu	21,933	100		Ofa Tupouniua
30	Orett Nelson	21,841		80.1	Josh Chalom
31	Lesina Ah Sue	21,610		85.2	Stephen Hill
32	Jenny Alvarez	21,592		77.9	Atta Saleh
33	Ifeanyi Ufonde	21,262		86.9	Ala Awad
34	Robert Park	21,256		91.5	Robert Park
35	Matthew Zang	20,974	96		Ryan Stenglein
36	Matthew Cessna	20,900	95		Brian Welsh
37	Max Quasem	20,830		87.9	
38	Mark Lomonaco	20,754		77.8	Richard Mansfield
39	Sean Grant	20,314		78.2	Melne Lewis
40	Nadine Smith-Johnson	20,213		75.8	Williams-Zophin
41	Alma Barriga-Gonzalez	20,012		82.0	Malay Prom
42	Joachim Jean	19,975		76.0	Ryan Hall
43	James Keefer	19,939		70.7	James Keefer
44	Alvin Ali	19,578		87.3	Harold Durana
45	Jordon Graham	19,166		76.7	Zach Otto
46	Christopher Shuman	18,977	99		Matthew Diulus
47	Maria Diringier	18,752		78.5	David Wang
48	Darryl McCoy	18,733	94		Matthew Conrad
49	Everton Brooks	18,641		72.3	Henry Ingraham
50	Kasali Kotun	18,599		78.7	Williams-Zophin

YTD PRODUCTION

Rank	Net ALP	NTG	RET	MGA	SGA
* 1	Joshua Dishong	\$756,403		70.1	Zachary Hart
* 2	Ryan Kendl	672,039		89.6	Nicholas Lorence
* 3	Mark Neilson	295,926		84.3	Nicholas Lorence
* 4	Dustin Dunbar	290,290		93.6	Altig-Orlovic
* 5	Mark Lomonaco	286,389		77.8	Richard Mansfield
* 6	Michael van Delft	275,793		87.4	Imran Satti
* 7	Joey Kennedy	265,638		83.1	AshLynn Orng
* 8	Daniel Li	264,926		76.0	Patrick Stenglein
* 9	Alan Sedaghat	262,537		86.0	Bobby Gujral
* 10	Bruce Tan	261,700		88.8	Christopher Clark
11	Katie Massart	261,469		92.6	John McGrath
12	George Kamel	259,221		74.6	Patrick Bendure
13	Max Quasem	243,165		87.9	Cohen-Cohen
14	Erez Shabtay	221,345		94.0	Robert Hamilton
15	Massoud Vaziri	205,807		93.6	Bobby Gujral
16	Joseph Sarasin	192,565		85.9	Pamela Altman
17	Kehinda Pryor	184,005		72.9	Melne Lewis
18	Roghie Hassan Loo	181,015		77.4	Josh Chalom
19	Joachim Jean	178,797		76.0	Ryan Hall
20	Mike Allen	177,734		82.5	Travis Moody
21	Alma Barriga-Gonzalez	176,715		82.0	Malay Prom
22	Paul Smith	174,606		77.8	Patrick Bendure
23	Alvin Ali	174,449		87.3	Harold Durana
24	Justin Germany	173,437		85.2	Stephen Hill
25	Lesina Ah Sue	171,274		85.2	Stephen Hill
26	Sean Grant	171,175		78.2	Melne Lewis
27	Tibor Simon	170,050		88.4	Alex Kae
28	Alfred Uipa	168,909		77.2	Stephen Hill
29	Jonni Ng	164,180		91.6	Hunter Houvener
30	Mike Sukhbaatar	161,330		94.8	
31	Christine Weatherspoon	160,397		80.1	
32	Amy Shui	160,127		81.9	
33	Beau Bequette	158,772		81.0	Jennifer Holliday
34	Patrick Donovan	157,793		80.6	Ryan Stenglein
35	Muhammed Ashraf	154,306		87.8	Muhammed Ashraf
36	Ifeanyi Ufonde	154,009		86.9	Ala Awad
37	Alipate Makau	153,607		82.4	Ofa Tupouniua
38	Bradley Kampmeier	152,601		85.6	Randy Teyssier
39	Orett Nelson	150,982		80.1	
40	Rita Charles	150,271		79.1	Stephen Hill
41	Sherry Schick	149,886		92.8	John McGrath
42	Rosita Tumpap	148,834		83.9	Jonathan Emura
43	Ruben Soberanes	143,734		73.0	Doreen Ryan-Foti
44	Timothy Cruise	143,085		81.6	
45	Jean Gordon	142,749		83.0	Emmanuel Villasenor
46	Ryan Vopat	142,538		92.0	Bradley Weigand
47	Joey Sales	140,303		85.5	Jonathan Emura
48	Shalom Chaimov	139,960		74.9	Syed Quadri
49	Joseph Tomanovich	139,235		77.8	Trevor Mayer
50	Gian Trinidad	139,048		90.9	Bobby Gujral

ALL TIME RECORD: MARK NEILSON \$159,402 Net ALP

HOT NEW RECORD!!!: JOSHUA DISHONG \$756,403 Net ALP



1
PAULINE CRESSWELL
AUCKLAND, NZ



2
CHRISTINA MEYER
SCHAUMBURG, IL



3
CHELSIE YOUNG
EVANSVILLE, IN



4
DUANE SHAW
EVANSVILLE, IN



5
LINETI PASIKALA
AUCKLAND, NZ

DECEMBER PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Pauline Cresswell	\$106,538	\$108,112	74.8	Ofa Tupouniua	Steve Friedlander
2	Christina Meyer	84,738	92,861	70.8	Alex Torruella	Sabrina Lloyd
3	Chelsie Young	65,447	67,638	73.3	Zach Otto	Sabrina Lloyd
4	Duane Shaw	52,521	53,276	73.9	Zach Otto	Sabrina Lloyd
5	Lineti Pasikala	48,192	59,274	70.9	Ofa Tupouniua	Steve Friedlander
6	Phillip McElfresh	44,891	52,763	70.3	Matthew Diulus	Simon Arias
7	Jenna Grula	42,644	44,255	74.6	Matthew Diulus	Simon Arias
8	Alix Albright	38,340	36,381	75.6	Matthew Diulus	Simon Arias
9	Ricardo Galvez	32,936	32,936	94	Marian Sertler	Sabrina Lloyd
10	Ronald Lackey	29,446	29,686	94	Minh Phung	Scott Rehberg

ALL TIME RECORD: \$286,210 1st 6 Mo Agt

ALL TIME RECORD: \$286,210 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
* 1	Pauline Cresswell	\$487,712	\$516,636	74.8	Ofa Tupouniua	Steve Friedlander
2	Christina Meyer	463,063	509,320	70.8	Alex Torruella	Sabrina Lloyd
3	Chelsie Young	453,576	469,337	73.3	Zach Otto	Sabrina Lloyd
4	Lineti Pasikala	341,601	392,749	70.9	Ofa Tupouniua	Steve Friedlander
5	Jeffrey Gilliana	307,602	383,593	72.0	Zach Otto	Sabrina Lloyd
6	Sandra Sandoval	305,994	312,724	70.3	Marian Sertler	Sabrina Lloyd
7	Bradley Gray	242,491	296,852	74.3	Robert Kanaan	Imran Satti
8	Duane Shaw	242,118	254,777	73.9	Zach Otto	Sabrina Lloyd
9	Lynne Hebert-Ouellette	217,335	249,487	80	Katelyn Anderson	Imran Satti
10	Phillip McElfresh	196,459	248,104	70.3	Matthew Diulus	Simon Arias

ALL TIME RECORD: \$653,097 1st 6 Mo Agt

ALL TIME RECORD: \$959,675 Net ALP

GENERAL AGENTS



1
MOLI KAUFUSI
AUCKLAND, NZ



2
JESSE RENNICH
PITTSBURGH, PA



3
ANDRZEJ SERTLER
SCHAUMBURG, IL



4
PATRICK GUTHRIE
TRACY, CA



5
STEVEN RIOS
SCHAUMBURG, IL



6
ASHLEY WENNING
TOLEDO, OH



7
SOKOL FAZLIU
PITTSBURGH, PA



8
ERIN MOYER
RALEIGH, NC



9
NACOLE NEWBOLD
HALIFAX, NS



10
ALON FISCHER
FLUSHING, NY

DECEMBER PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Moli Kaufusi	\$133,449	\$131,564	70.6	Ofa Tupouniua	Steve Friedlander
2	Jesse Rennich	86,993	93,509	73.4	Matthew Diulus	Simon Arias
3	Andrzej Sertler	74,315	74,429	87.8	Marian Sertler	Sabrina Lloyd
4	Patrick Guthrie	70,087	80,541	71.4	Kyle Wrobel	Mathew Hart
5	Steven Rios	63,888	87,245	70.4	Marian Sertler	Sabrina Lloyd
6	Ashley Wenning	53,274	91,054	69.6	Daniel Hartwig	Surace-Smith
7	Sokol Fazliu	51,931	66,462	78.1	Matthew Diulus	Simon Arias
8	Erin Moyer	51,281	67,733	71.5	Mark Beckford	Slav Bitman
9	Nacole Newbold	50,965	72,817	70.9	Robert Kanaan	Imran Satti
10	Alon Fischer	50,840	62,246	77.6	Bobby Szwaja	Theodore Pappas
11	Stephen Giddens	49,109	67,882	72.1	Ryan Giddens	Steve Greer
12	Enrique Sandoval	48,036	47,541	69.8	Marian Sertler	Sabrina Lloyd
13	Michael Shaba	47,583	53,639	72.6	Ryan Bisanz	Brian Traboulay
14	Tom Weller	45,803	51,638	90	Ryan Fickert	Zachary Hart
15	Nicholas Scordos	45,294	90,540	77.1	Matthew Parks	Surace-Smith
16	Joshua Krueger	42,711	45,362	93	Erin Allen	Richard Correa
17	Craig Ebinger	41,797	63,371	71.3	Michael Gerstein	Giglione-Ackerman
18	Elias Boles	41,770	55,255	77.5	Michael Romeo	Oldham-Bianchi
19	Robert Drake	41,548	62,747	73.2	London Burnett	Surace-Smith
20	Daniel Walton	39,963	92,392	78.7	Patrick Bendure	Surace-Smith

ALL TIME RECORD: \$441,104 1st 6 Mo Agt

ALL TIME RECORD: \$624,474 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
* 1	Moli Kaufusi	\$1,425,986	\$1,689,157	70.6	Ofa Tupouniua	Steve Friedlander
* 2	Enrique Sandoval	689,678	720,369	69.8	Marian Sertler	Sabrina Lloyd
* 3	Robert Schneiderman	573,555	689,252	74.6	Cynthia Schneiderman	Sabrina Lloyd
* 4	Scott Montgomery	498,363	891,418	86.2	Harold Durana	Don Foti
* 5	Nacole Newbold	490,711	671,258	70.9	Robert Kanaan	Imran Satti
6	Ashley Wenning	482,215	858,984	69.6	Daniel Hartwig	Surace-Smith
7	Jesse Rennich	451,053	662,897	73.4	Matthew Diulus	Simon Arias
8	Stephen Giddens	446,566	612,539	72.1	Ryan Giddens	Steve Greer
9	Steven Rios	444,288	490,582	70.4	Marian Sertler	Sabrina Lloyd
10	Nicholas Scordos	414,028	780,851	77.1	Matthew Parks	Surace-Smith
11	Patrick Guthrie	407,765	489,052	71.4	Kyle Wrobel	Mathew Hart
12	Alon Fischer	406,899	591,329	77.6	Bobby Szwaja	Theodore Pappas
13	Andrzej Sertler	404,619	415,487	87.8	Marian Sertler	Sabrina Lloyd
14	Brent Bowling	397,497	677,945	71.8	Marc Salvaggi	Surace-Smith
15	Cameron Cimino	370,129	576,525	70.7	Tim McAdams	Simon Arias
16	Lesina Ah Sue	366,970	812,339	76.5	Stephen Hill	Steve Friedlander
17	Tyler Worstell	364,589	524,891	73.8	John Conard	Simon Arias
18	Eric Thompson	314,451	472,839	73.9	Matthew Parks	Surace-Smith
19	Jason Ryan	298,495	468,718	71.5	Dustin Dunlap	Surace-Smith
20	Christopher Murray	292,832	395,020	77.1	Bobby Szwaja	Theodore Pappas

ALL TIME RECORD: \$1,468,394 1st 6 Mo Agt

ALL TIME RECORD: \$2,262,883 Net ALP

MASTERGENERALAGENTS



1
OFA TUPOUNIUA
AUCKLAND, NZ



2
MARIAN SERTLER
SCHAUMBURG, IL



3
MATTHEW DIULUS
PITTSBURGH, PA



4
NICHOLAS MOORE
ROCHESTER, NY



5
ZACH OTTO
EVANSVILLE, IN



6
BOBBY SZWAJA
FLUSHING, NY



7
MATTHEW PARKS
CLEVELAND, OH



8
ALEX TORRUELLA
SCHAUMBURG, IL



9
RYAN HALL
BURLINGTON, MA



10
RYAN FICKERT
TROY, MI

DECEMBER PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Ofa Tupouniua	\$262,453	\$374,303	73.3	Steve Friedlander
2	Marian Sertler	180,901	203,765	72.1	Sabrina Lloyd
3	Matthew Diulus	146,257	177,777	70.6	Simon Arias
4	Nicholas Moore	145,949	164,239	73.3	Oldham-Bianchi
5	Zach Otto	128,528	178,369	74.9	Sabrina Lloyd
6	Bobby Szwaja	113,622	150,370	76.7	Theodore Pappas
7	Matthew Parks	93,279	171,038	75.3	Surace-Smith
8	Alex Torruella	91,428	98,547	69.0	Sabrina Lloyd
9	Ryan Hall	91,382	165,315	70.6	Laura Fisher
10	Ryan Fickert	91,231	120,435	87	Zachary Hart
11	Robert Kanaan	90,257	148,280	72.1	Imran Satti
12	Ryan Wilson	83,901	146,477	69.5	Philip Prata
13	Patrick Bendure	77,532	249,798	88	Surace-Smith
14	Justin Adams	70,426	126,309	72.0	Simon Arias
15	Matthew Conrad	65,713	71,845	70.6	Surace-Smith
16	Daniel Hartwig	65,627	128,657	71.2	Surace-Smith
17	Ryan Bisanz	62,599	100,582	73.1	Brian Traboulay
18	Melne Lewis	60,220	148,899	76.6	Bob Olson
19	Horace Johnson	52,971	63,317	70.0	Chad Panzer
20	Mark Beckford	50,024	77,044	71.4	Slav Bitman

ALL TIME RECORD: \$438,277 1st 6 Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
* 1	Ofa Tupouniua	\$2,129,817	\$2,905,294	73.3	Steve Friedlander
* 2	Marian Sertler	1,703,755	1,861,315	72.1	Sabrina Lloyd
* 3	Zach Otto	1,219,931	1,428,572	74.9	Sabrina Lloyd
* 4	Robert Kanaan	1,000,805	1,500,353	72.1	Imran Satti
* 5	Bobby Szwaja	938,606	1,341,949	76.7	Theodore Pappas
6	Matthew Parks	917,662	1,721,805	75.3	Surace-Smith
7	Nicholas Moore	900,636	1,159,503	73.3	Oldham-Bianchi
8	Syed Quadri	838,499	1,510,459	75.4	Theodore Pappas
9	Daniel Hartwig	807,752	1,602,528	71.2	Surace-Smith
10	Stephen Hill	739,057	1,954,477	73.9	Steve Friedlander
11	Ryan Hall	714,270	1,272,955	70.6	Laura Fisher
12	Cynthia Schneiderman	631,163	814,067	74.4	Sabrina Lloyd
13	Corey Helly	594,039	774,060	71.3	Giglione-Ackerman
14	Sean Velasquez	591,568	798,094	77.0	Cohen-Cohen
15	Marc Salvaggi	583,534	983,265	75.9	Surace-Smith
16	John Conard	568,211	803,477	74.4	Simon Arias
17	Ryan Bisanz	567,364	941,881	73.1	Brian Traboulay
18	Patrick Knouse	558,972	808,512	69.3	Slav Bitman
19	Alex Torruella	541,241	603,375	69.0	Sabrina Lloyd
20	Ryan Wilson	539,214	1,030,259	69.5	Philip Prata

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st 6 Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

REGIONALGENERALAGENTS



1
THOMAS VENA
PITTSBURGH, PA



2
ROBERT JANEV
SCHAUMBURG, IL



3
PAUL KELLY
AUCKLAND, NZ



4
MARIAN SERTLER
SCHAUMBURG, IL



5
BRETT GRYSKA
ROCHESTER, NY

DECEMBER PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Thomas Vena	\$352,305	\$572,363	71.1	Simon Arias
2	Robert Janev	338,409	430,099	71.4	Sabrina Lloyd
3	Paul Kelly	275,510	448,203	74.2	Steve Friedlander
4	Marian Sertler	272,328	302,311	71.2	Sabrina Lloyd
5	Brett Gryska	228,707	430,748	76.1	Oldham-Bianchi
6	Michael Vasu	214,593	405,193	73.4	Surace-Smith
7	Matthew Parks	200,347	342,931	74.5	Surace-Smith
8	Ryan Hall	148,752	270,602	72.1	Laura Fisher
9	Michael Laramie	147,384	279,932	72.9	Steve Greer
10	Levar Morgan	146,522	250,947	74.8	Theodore Pappas

ALL TIME RECORD: \$980,159 1st 6 Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD PRODUCTION

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
* 1	Robert Janev	\$3,875,857	\$4,471,501	71.4	Sabrina Lloyd
* 2	Thomas Vena	2,932,884	5,255,424	71.1	Simon Arias
3	Paul Kelly	2,455,613	3,711,017	74.2	Steve Friedlander
4	Patrick Bendure	2,267,493	5,769,918	74.1	Surace-Smith
5	Marian Sertler	2,222,375	2,429,492	71.2	Sabrina Lloyd
6	Michael Vasu	2,212,931	4,469,658	73.4	Surace-Smith
7	Brett Gryska	2,005,359	4,518,010	76.1	Oldham-Bianchi
8	Matthew Parks	1,946,143	3,392,442	74.5	Surace-Smith
9	Levar Morgan	1,777,571	3,037,011	74.8	Theodore Pappas
10	Andrew McQuade	1,587,663	2,462,042	72.8	Richard Correa

ALL TIME RECORD: \$5,230,627 1st 6 Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP



SIMON ARIAS



STEVE GREER



TOM WILLIAMS



DAVID ZOPHIN



ZACHARY HART



PHILIP PRATA



JAMES CUNNINGHAM



KYLE JOHNSON



CHAD PANZER

TOP ROOKIE



STEPHEN JUBREY

TOP START-UP



BYRON PAZ

Spotlight recognizes State General Agents in Categories HX with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT HX will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories H-X will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards. Only the top 3 Rookie and Start Up SGAs in each category with a minimum of \$25K of production are listed.

DECEMBER PRODUCTION

Category	NTG	RET	1st 6 Mo Agt	1st 6 Mo Obj	% 1st 6 Mo Obj	% Net ALP Growth	Performance Factor
						(% Net ALP Growth + % 1st 6 Mo Obj)	
I Simon Arias		69.0	\$683,903	\$632,200	108.2	30.2	138.4
Theodore Pappas		76.6	293,726	303,100	96.9	28.3	125.2
Oldham-Bianchi		76.0	228,708	282,000	81.1	41.6	122.7
II Steve Greer		73.3	\$197,469	\$195,000	101.3	152.0	253.3
Sabrina Lloyd		71.0	429,838	260,000	165.3	71.4	236.7
Giglione-Ackerman		72.7	250,244	238,000	105.1	17.2	122.3
Bob Olson		73.3	175,100	216,500	80.9	23.5	104.4
III Williams-Zophin		73.9	\$283,059	\$173,200	163.4	92.7	256.1
Richard Correa		74.3	211,296	173,200	122.0	18.4	140.4
IV Zachary Hart	87		\$214,988	\$138,500	155.2	190.1	345.3
V Philip Prata		71.3	\$140,574	\$112,500	125.0	92.4	217.4
Laura Fisher		72.1	148,753	112,500	132.2	33.0	165.3
VI James Cunningham	98		\$101,097	\$83,000	121.8	88.6	210.4
Cindy Furer		79.4	73,513	83,000	88.6	46.3	134.8
VII Kyle Johnson		69.5	\$150,299	\$78,000	192.7	544.2	736.9
Jose Carvajal		71.9	73,760	78,000	94.6	128.6	223.1
VIII Chad Panzer		72.4	\$102,895	\$60,600	169.8	117.0	286.8
Scott Rehberg		76.7	86,573	60,600	142.9	130.1	272.9
Eric Cochran		81.0	78,517	60,600	129.6	98.9	228.5

YTD PRODUCTION

Category	NTG	RET	1st 6 Mo Agt	1st 6 Mo Obj	% 1st 6 Mo Obj	% Net ALP Growth	Performance Factor
						(% Net ALP Growth + % 1st 6 Mo Obj)	
I Altig-Orlovic		77.1	\$10,007,025	\$11,223,600	89.2	33.7	122.9
Theodore Pappas		76.6	3,629,316	3,637,200	99.8	21.7	121.5
Simon Arias		69.0	7,101,511	7,586,400	93.6	10.5	104.1
II Sabrina Lloyd		71.0	\$4,394,493	\$3,120,000	140.8	61.7	202.6
Giglione-Ackerman		72.7	3,219,228	2,856,000	112.7	23.8	136.6
Steve Greer		73.3	2,018,442	2,340,000	86.3	26.2	112.4
III Richard Correa		74.3	\$2,603,337	\$2,078,400	125.3	15.4	140.6
Williams-Zophin		73.9	2,362,845	2,078,400	113.7	20.4	134.1
IV Zachary Hart	87		\$816,232	\$692,500	117.9	31.1	149.0
David Hausman		72.5	1,745,099	1,662,000	105.0	35.3	140.3
V Laura Fisher		72.1	\$1,297,260	\$1,350,000	96.1	27.8	123.9
Philip Prata		71.3	1,104,297	1,350,000	81.8	11.2	93.0
VI Cindy Furer		79.4	\$946,020	\$996,000	95.0	17.0	112.0
VII Kyle Johnson		69.5	\$797,436	\$936,000	85.2	99.0	184.2
VIII Chad Panzer		72.4	\$756,458	\$727,200	104.0	145.8	249.9
Scott Rehberg		76.7	927,464	727,200	127.5	84.6	212.1
Eric Cochran		81.0	700,875	727,200	96.4	46.3	142.7
IX Corey Neff		71.1	\$529,431	\$487,200	108.7	21.7	130.4

DECEMBER PRODUCTION

Category	NTG	RET	Net ALP
ROOKIE Stephen Jubrey		70.0	\$68,710
Jason Bratin		75.3	30,590
START-UP Byron Paz		73.7	\$82,460
Jared Cleckner		74.3	49,878
Roger Fung		74.6	35,178

YTD PRODUCTION

Category	NTG	RET	Net ALP
ROOKIE Stephen Jubrey		70.0	\$685,736
Jason Bratin		75.3	484,308
START-UP Byron Paz		73.7	\$644,361
Jared Cleckner		74.3	435,200
Roger Fung		74.6	311,407

CATEGORY I



1
SUSAN GILBERT
CHICAGO, IL



2
BRENDA DI SOMMA
PRINCETON, NJ

CATEGORY III



1
MARIO SOLJAN
AUCKLAND, NZ



2
NICOLE MCCARTHY
ST. PAUL, MN

CATEGORY II



1
ROBIN ANDRADE
MALDEN, MA



2
ERICA DALAGER
ST. PAUL, MN

CATEGORY IV



1
DARRELL DOREY
MAHONE BAY, NS



2
LAURIE GRUBER
HAMMOND, WI

TOPROOKIE



MICHAEL COOPER
DES MOINES, IA

TOPSTART-UP



DEBORAH BOLES
COQUITLAM, BC

TOPMANAGER



PATRENA SMITH
HARTFORD, CT

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS:

CATEGORY	POPULATION	ROOKIE:	Reps with 2013 Hire Date
1	over 8,500,000		
2	6,500,000 to 8,499,999	ICEBREAKER:	Reps with 2014 Hire Date
3	4,000,000 to 6,499,999		
4	Under 4,000,000	PR MANAGER:	Overall card growth at the end of the current month over previous year.

DECEMBER PRODUCTION

Category	Rank	Production in Cards	Location/Manager
I	1	Susan Gilbert 2,639	Chicago/Dawn Trudden
	2	Brenda Di Somma 1,629	NJ/Brian Ryan
	3	Irene Rurycz 1,601	OH/Judy Spade
	4	Rona Pileggi Spano 1,564	Chicago/Dawn Trudden
	5	Malka Arony 1,528	AZ/Maureen Roberts
II	1	Robin Andrade 4,722	Mass & RI/Patrena Smith
	2	Erica Dalager 2,123	MN/Denise Gilbert
	3	JT Tasker 1,128	NY State/Billy Sauers
	4	Timothy Leary 1,085	NY State/JT Tasker
	5	Tracy Smith 857	MD/DC & N VA/George Farenthold
III	1	Mario Soljan 4,384	NZ/Steve Friedlander
	2	Nicole McCarthy 3,349	MN/Erica Dalager
	3	Mark Flemm 1,351	PA/Katherine Pratt
	4	David Blaisdell 1,222	TN & SW NC/Rosanna Gill
	5	Travis Daniels 1,114	PA/Katherine Pratt
IV	1	Darrell Dorey 3,684	Maritimes/Melissa Lively
	2	Laurie Gruber 1,717	WI/Amanda Mlinaz
	3	Amanda Mlinaz 1,464	WI/Laurie Onasch
	4	Lori Vaughn 1,390	OR/Shannon Bennett
	5	Shane Knowles 1,164	ME & NH/Patrena Smith
ROOKIE	1	Michael Cooper 707	IA/Erica Dalager
ICEBREAKER	1	Deborah Boles 682	BC/Jackie Lowe

ALL TIME PR CARD PRODUCTION RECORD: 18,960 CARDS

DECEMBER MANAGERS

Rank	Card Growth	Director
1	Patrena Smith 3,259	Denise Gilbert
2	Katherine Pratt 2,599	Denise Gilbert
3	Shannon Bennett 1,465	Jason Beckman
4	Dawn Trudden 794	Denise Gilbert
5	Maureen Roberts 607	Beth Farm

DECEMBER BONUSES

Sue Akers	Julia DiBartolomeo	Shane Knowles	Tim O'Connor	Mario Soljan
Ken Altizer	Dion Dizon	Michelle Korb	Steve Orcherton	Donald Spohn
Donna Altshue	Darrell Dorey	Donna LaMontagna	Kathy Pappas	Jennifer Sprout
Tony Anderson	Vivian Dwyer	Timothy Leary	Rona Pileggi Spano	Christina Stableford
Robin Andrade	Viki Farr	Bertine Louissaint	Janis Pitts	Randy Stockley
Malka Arony	Lee Fivenson	Larry Lozano	Cas Robinson	Sarah Thomson-Dufrechou
Gabriela Berloni	Mark Flemm	Dianna Lueke	Chas Robinson	Jessica Treybick
David Blaisdell	Mark Gagliardi	Lacy Martin	Gary Rothman	Leo VanDenBussche
Deborah Boles	Susan Gilbert	Stephen Matous	Chris Routier	Lori Vaughn
Lou Nell Busby	Laurie Gruber	Nicole McCarthy	Irene Rurycz	Bill Verbeten
Fran Christie	Anna Guido Rohrer	Lisa McGee	David Scalisi	John Wagner
Cheryl Cook	Jerry Hartnett	Erin McKee	Crystal Senour	Al Wall
Travis Daniels	Krissa Hensley	Mollie Miller Merrett	Katy Shuman	Bernard Weaver
Robin Denham	Brett Hulme	George Murry	William Slocum	Paul Winslow
Brenda Di Somma	Sandy Knapp	Pater Nielsen	Tracy Smith	

YTD PRODUCTION

Category	Rank	Production in Cards	Location/Manager
I	*1	Malka Arony 25,632	AZ/Maureen Roberts
	*2	Chuck Hill 19,122	NorCal & Reno/Jason Beckman
	3	Rona Pileggi Spano 18,544	Chicago/Dawn Trudden
	4	Susan Gilbert 18,415	Chicago/Dawn Trudden
	5	Mark Gagliardi 18,337	NorCal & Reno/Chuck Hill
II	*1	Robin Andrade 23,757	Mass & RI/Patrena Smith
	*2	Erica Dalager 18,518	MN/Denise Gilbert
	3	Timothy Leary 11,349	NY State/JT Tasker
	4	David Scalisi 9,518	NY State/JT Tasker
	5	Tami Williams 9,225	IN/Michelle Baxter
III	*1	David Blaisdell 21,671	TN & SW NC/Rosanna Gill
	*2	Travis Daniels 18,181	PA/Katherine Pratt
	3	Nicole McCarthy 14,552	MN/Erica Dalager
	4	Mario Soljan 13,344	NZ/Steve Friedlander
	5	Leo VanDenBussche 10,917	MB/Jackie Lowe
IV	*1	Paul Winslow 17,860	St. Louis/Cindy Cleary
	*2	Darrell Dorey 17,315	Maritimes/Melissa Lively
	3	Lori Vaughn 16,821	OR/Shannon Bennett
	4	Ken Altizer 13,811	WV/Tami Williams
	5	Anna Guido Rohrer 12,599	SOH/Tami Williams

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 CARDS

YTD MANAGERS

Rank	Card Growth	Director
*1	Cindy Cleary 6,928	Michelle Baxter
*2	Erica Dalager 6,095	Denise Gilbert
*3	John Keliher 4,900	Patti Morgan
4	Jacqueline Lowe 4,060	Laurie Onasch
5	George Farenthold 3,976	Patti Morgan

WORLD'S GREATEST BONUS



\$22,701
Zachary Hart

\$16,471
Altig-Orlovic

\$11,297
Imran Satti

\$11,225
Altig-Orlovic

\$9,875
Theodore Pappas

DECEMBER BONUS LEADERS

December Bonus Payout: \$2,135,906
December Bonus Qualifiers: 2,567

- \$22,701 Joshua Dishong
- 16,471 Ryan Kendl
- 11,297 Michael van Delft
- 11,225 Alan Sedaghat
- 9,875 Muhammed Ashraf
- 9,353 Daniel Li
- 7,667 Dustin Dunbar
- 7,212 Tibor Simon
- 7,208 Roghie Hassan Loo
- 6,904 Gary Gooden
- 6,840 Lily Tchen
- 6,296 Katie Massart
- 6,287 Alipate Makaui
- 6,180 Ofa Tupouniua
- 6,024 Demmerick Stevenson
- 5,986 Elyse Bryan
- 5,954 Mariela Luis-Rios
- 5,787 Beau Bequette
- 5,546 Sean Grant
- 5,396 Alma Barriga-Gonzalez
- 5,384 Orett Nelson
- 5,370 Max Quasem
- 5,350 Herivelto Pereira
- 5,207 Erez Shabtay
- 5,190 Bruce Tan
- 5,113 Mark Lomonaco
- 4,976 Joseph Sarasin
- 4,911 Lesina Ah Sue
- 4,875 Maren Conway
- 4,829 Azar Afnan
- 4,804 Mustafa Ridha
- 4,787 Susan daCruz
- 4,695 Shalom Chaimov
- 4,547 Ifeanyi Ufondu
- 4,498 Sarah Gilmore
- 4,305 Carmela Pellen
- 4,291 Sherry Schick
- 4,274 Joachim Jean
- 4,269 Nadine Smith-Johnson
- 4,257 Donald Gregoire
- 4,253 Kelly McDonald
- 4,218 Daniel Hanson

- \$4,147 Michael Burningham
- 4,104 Mahadai Kryshundayal
- 4,053 Yihao Chen
- 4,021 Nasrin Hossein-Abadi
- 3,982 Alvin Ali
- 3,852 Donte Grant
- 3,831 Nauleni Tuionetoa
- 3,807 Ileana Tatafu
- 3,773 Tasha Tucker
- 3,772 Iman Chehli
- 3,710 Robert Park
- 3,703 Kehinda Pryor
- 3,693 Joey Kennedy
- 3,681 Emil Mohareb
- 3,677 Kasali Kotun
- 3,675 Paramjit Sangha
- 3,650 Jerry Alvarez
- 3,608 Evvont Brooks
- 3,593 Kaleiokamalle Viena
- 3,579 Matthew Cessna
- 3,549 Mark Neilson
- 3,547 Scott Mudrak
- 3,534 Les Swain
- 3,496 Ericka Martinez
- 3,476 Stephanie Moreno
- 3,463 Shelby Poston
- 3,420 Brandon Leonardo
- 3,415 Glenn Hampton
- 3,411 Wislaine Laurent
- 3,385 Ronald Rivera
- 3,336 Tangataotiuana Pasikala
- 3,272 Brock Lampee
- 3,247 Patricia Lambert
- 3,212 Lee Jeffers
- 3,162 Richard Carter
- 3,148 Shannah Connors
- 3,147 George Kamel
- 3,140 Maria Montoya
- 3,135 Ernest Patterson
- 3,121 Lucas Larson

- \$3,112 Lleison Martinez
- 3,104 Bradley Kampmeier
- 3,101 Kyle Mitchell
- 3,100 Twalya Alexander
- 3,080 Asiguy Haugabook
- 3,064 Mike Allen
- 3,052 David Herman
- 3,050 Sione Maumau
- 3,044 William Parmeter
- 3,019 Martyna Dudapasieka
- 3,000 Maria Diringer
- 2,979 Calvin Shaw
- 2,976 Darryl McCoy
- 2,948 Elizabeth Garcia
- 2,944 Matthew Zang
- 2,926 Sonia Tyner
- 2,925 Silvana De La Jara
- 2,902 Michael Ashton
- 2,900 Tracy Lepore
- 2,888 Thomas Fleming
- 2,859 Gregory Graham
- 2,849 Jordon Graham
- 2,848 Paul Smith
- 2,843 Justin Adams
- 2,829 David Rockway
- 2,829 Peria Afuamua
- 2,810 Billi Jo Hawkins
- 2,798 Sokol Fazliu
- 2,784 Alston Wilmot
- 2,781 David Ramirez
- 2,778 Benton Tong
- 2,769 Colleen Ware
- 2,757 Amandeep Gill
- 2,752 Yolette Mompont
- 2,746 Anita Ferris
- 2,742 Kayla Taylor
- 2,735 Ricardo Benson
- 2,719 Rachael Santee
- 2,717 Kyle Lewicki
- 2,716 Violetta Goldman
- 2,713 Scott Remmey
- 2,698 Niurka de Armas-Duran

- \$2,687 David Watkins
- 2,672 Christabel Ornelas
- 2,671 Sam Chan
- 2,663 Twalya Alexander
- 2,657 Ryan Vopat
- 2,651 Angel Cordero
- 2,645 Jason Tuttle
- 2,637 Elifranc Deus
- 2,626 Laura Frew
- 2,623 Eric LaBossiere
- 2,611 Matt Flores
- 2,610 Kamal Tayyib
- 2,600 Anthony Sava
- 2,595 Hye Yun
- 2,593 Luckey Boston
- 2,588 Volodymyr Derevyanyy
- 2,587 John Young
- 2,582 Michael Ashton
- 2,580 Jodi Raymond
- 2,574 Marissa Cobb
- 2,572 Christopher McFoy
- 2,572 Justin Diaz
- 2,567 Jean Gordon
- 2,558 Jesusdieu Portilus
- 2,550 Troy Plummer
- 2,548 Patrick Donovan
- 2,540 Benito Menchaca
- 2,534 Rosita Tumpap
- 2,529 Mike Sukhbaatar
- 2,527 Somprathai Sopha
- 2,517 Tiffany Babin
- 2,510 Nickoy Hylton
- 2,504 Jinzhou Zhao
- 2,501 Cherie Mohn
- 2,500 Fritznel Octave
- 2,491 Ranjana Chopra
- 2,490 Loloahi Havea
- 2,490 James Sherwood
- 2,480 Michael Coulthard
- 2,471 Maria Ramirez
- 2,470 Kaloni Tohi
- 2,468 Bernard Oliphant

- \$2,463 Alfred Uipa
- 2,461 Van Ortega
- 2,453 Timothy Kieran
- 2,445 Nicholas Scordos
- 2,438 William Bryan
- 2,436 Jose Rubio
- 2,394 Mathew White
- 2,393 Edward Crocker
- 2,390 Scott Massey
- 2,379 Emily Sutton
- 2,377 Riley Peters
- 2,368 Maria Fe Abad-Barte
- 2,359 Joey Sales
- 2,358 Jason Smith
- 2,354 Michael Schumacher
- 2,353 Elias Boles
- 2,344 Amy Shui
- 2,341 Shanita Ellmers
- 2,337 Courtney Basil
- 2,332 William Katz
- 2,324 Jessica Santamarina
- 2,322 Kelly Silvia
- 2,314 Scott Hanna
- 2,305 Justin Germany
- 2,304 Troy Plummer
- 2,299 Sawyer Skaggs
- 2,281 Coral Ashe
- 2,277 Shorne Brown
- 2,259 Joseph McCarthy
- 2,258 Alicia Albright
- 2,254 Marco Camire
- 2,253 Thomas King
- 2,252 Tyler Moore
- 2,246 Samvel Tigranyan
- 2,234 Mike Bray
- 2,230 Devin Watts
- 2,230 Natalie Soboleva
- 2,229 Kenneth Sutton
- 2,228 Trine Andersen
- 2,226 Brian Lee
- 2,224 Peter Hudousek

- \$2,223 Adam Kahn
- 2,219 Jessica Boss
- 2,210 Andrew Dorf
- 2,207 Itili Masila
- 2,202 Peter Davis
- 2,202 Lindsay Davison
- 2,190 Randy O'Campo
- 2,188 Eric Hidy
- 2,181 Quintina Branch
- 2,178 James Sodan
- 2,173 Patrick Cremeans
- 2,171 Stuart McKenzie
- 2,171 Kyle Barter
- 2,170 Cody Toth
- 2,161 Derek Wright
- 2,159 William Hoffman
- 2,158 Michael McClintock
- 2,157 Benjamin Ainscough
- 2,154 Rita Charles
- 2,152 Patricia Olaleye
- 2,151 Gary Slocum
- 2,149 Cynthia Craig
- 2,147 Kevin Ishikane
- 2,145 Marcus Rodgers
- 2,139 Casey Finley
- 2,124 Zachary Pareja
- 2,122 Micah Emenike
- 2,120 Jennifer Perez
- 2,106 Sanjae Watkins
- 2,086 Omar Fernandez
- 2,075 Schuyler Beck
- 2,074 Andrew Chambers
- 2,070 Corey LaVigne
- 2,063 Kelly Schoenherr
- 2,060 Rayleen Kama
- 2,046 London Nelson
- 2,042 Cristi Huffman
- 2,041 Sela Mavae
- 2,035 Samneang Prom
- 2,035 Brandon Summertown
- 2,016 Phyto Phyto
- 2,014 Carrie Padgett
- 2,013 Merlinda Walker
- 2,002 Brittany Knight
- 1,980 Kevin Haines
- 1,968 Christine Moore
- 1,963 Christine Weatherspoon
- 1,945 Emi Matai
- 1,941 Eric Snyder
- 1,940 Alireza Yaesubi
- 1,926 Joseph Tesone
- 1,919 Jamell Ramsay
- 1,917 Helen Taylor
- 1,915 Timothy Blackburn
- 1,915 Tarek Elabasy
- 1,912 Marina Shofner
- 1,900 Michael J Smith
- 1,900 Mark Bleier
- 1,893 Gregory Norris
- 1,892 Rael Katz
- 1,889 Dustin Edgell
- 1,886 James Keefer
- 1,885 Ashley McCall
- 1,885 Dawn Selden
- 1,884 Glenn Arakawa
- 1,876 Joseph Hedborn
- 1,864 Esther Garcia

- \$1,858 Massoud Vaziri
- 1,853 Krista Mayer
- 1,852 Benjamin Van Fossen
- 1,848 Luisa Aholeli
- 1,846 Donrie Purcell
- 1,846 Ellen Schultz
- 1,843 Fran Kolos
- 1,837 Timothy Cruise
- 1,828 Daniel Johnson
- 1,827 Idyle Blanc
- 1,827 David Nham
- 1,818 Travis Picklesimer
- 1,818 Madison Desmuke
- 1,815 Danny Mayorga
- 1,812 Soonalote Taogaga
- 1,811 Sathnarine Kumar
- 1,811 Mark Vancosky
- 1,798 Richard Johnson
- 1,797 Ryan Folk
- 1,794 David Norman
- 1,789 Antoine
- Lutumba-Ntumba
- 1,785 Adam Pottebaum
- 1,785 Hamilton Cribbs
- 1,779 Daniel Lopez
- 1,778 Brett Surgener
- 1,777 Ross Ewen
- 1,773 Sarah Dulany-Gring
- 1,764 Stephen Richardson
- 1,759 Adrian Soto
- 1,757 Carlo Buhay
- 1,756 Marjorie Maguire
- 1,751 Christopher Haywood
- 1,747 Xylina Ibanez
- 1,746 Afuiva Vaai
- 1,745 Darion Casas
- 1,744 Ruben Soberanes
- 1,744 Lincoln Dziekonski
- 1,740 Bill W Goswick
- 1,733 Breanna Washington
- 1,732 Marcus Martin
- 1,731 Kushinga Baudi
- 1,727 Maureen Mungall
- 1,727 Matthew Obringer
- 1,726 Belinda Rickles
- 1,724 Melissa Husk
- 1,723 Gerald Paul
- 1,722 Andrew Hynan
- 1,718 Channing Hayes
- 1,715 Louis Reed
- 1,712 Scott Florin
- 1,711 Jon Golin
- 1,704 Kyle Reeves
- 1,704 James Alexander
- 1,695 Aja Smith
- 1,692 Janel Wilder
- 1,692 Man Luc
- 1,677 Kane Bjalm
- 1,676 Rafael Gonzalez Zerpa
- 1,672 Gunarret Kun
- 1,670 Virginia Rice
- 1,657 Matthew Goodness
- 1,656 Thomas Robinson
- 1,654 Edford Banuel
- 1,653 Joaquin Santos
- 1,651 Joshua Schofield
- 1,649 Joshua Egyud

- \$1,647 Frank Guarascio
- 1,645 John Bilinsky
- 1,640 Xavier MacLarty
- 1,633 Karen Mosley
- 1,629 Justin Zupan
- 1,629 Appoline Ridore
- 1,626 Joshua Rush
- 1,626 Jezzahton Potter
- 1,624 James DePetro
- 1,621 Virginia Lee
- 1,620 Jordan Reinhold
- 1,616 James Merriman
- 1,614 Michelle Leese
- 1,613 Lora Beronja
- 1,609 Nadezhda Vitchev
- 1,607 Sarah Vacheresse
- 1,603 Tabitha Witherell
- 1,595 Jahara Lewis
- 1,592 Anthony Burke
- 1,592 Michael Loftus
- 1,585 Jorge Leon
- 1,584 Paula Jaime-Agramon
- 1,583 Felicia Steele
- 1,580 Briana Foster
- 1,578 Andrew Leah
- 1,577 Marley Garcia
- 1,576 Mario DiGiovanni
- 1,574 Lisa Woodson
- 1,573 Sione Nau
- 1,572 Gregory VanSuch
- 1,572 Luis Ortiz Colin
- 1,571 Cathleen Hairston
- 1,569 Jeffrey Kawamoto
- 1,568 Preeti Sahgal
- 1,563 Priscila Gonzalez
- 1,558 Veneta Ponn
- 1,558 Johnny Kirkland
- 1,548 Brodie Fischer
- 1,545 Yairaniz Figueroa-Ruiz
- 1,539 Sally Wilson
- 1,539 Lee van Delft
- 1,539 Taylor Adolph
- 1,538 Marc Demilia
- 1,535 Barinderjit Singh
- 1,534 Leonel Deras Nochez
- 1,533 Adam Huck
- 1,531 Gerald Bonaparte
- 1,528 Gabriel Rivera
- 1,527 Tiffney Harmouche
- 1,524 Caroline Mikhail
- 1,521 Lisa Magaw
- 1,519 Linda Jarrous
- 1,517 Aaron Crosby
- 1,512 Erik Bertsch
- 1,511 Derek Foore
- 1,509 Ryan Locke
- 1,509 Shirley Patey
- 1,504 Briana Cooper
- 1,501 Benjamin Jerome
- 1,497 Michael Kachenmeister
- 1,495 Rosendo Arrequin Zavala
- 1,492 Haydee Burroa
- 1,491 Anthony Stuertzel
- 1,490 Lynn Doolittle
- 1,490 Jacqueline Pittman
- 1,488 Lori Masiak
- 1,488 Perenaise Hukehuke

- \$1,485 Brett Maurice
- 1,484 Steven Mason
- 1,484 Nasser Rezaei
- 1,482 Kashala Guiden
- 1,482 Richard Tabanji
- 1,480 Tamecia Williams
- 1,474 Bernadette Casciato
- 1,472 Jolene Smith
- 1,471 Nicole Neil
- 1,471 Neil Washnock
- 1,460 Dawei Liu
- 1,460 Casey Hayes
- 1,459 Peter Kramme
- 1,459 Tyler Kuehn
- 1,458 Andre Hawthorne
- 1,457 Glenn Kofman
- 1,452 Hinalai Hukehuke
- 1,452 Kristi Vang
- 1,449 Rachel Summerson
- 1,445 Andrea Kessler
- 1,443 Hirenkumar Patel
- 1,443 Paula Jaime-Agramon
- 1,441 Ricardo Garavito
- 1,434 Tiffani Ronda
- 1,430 Pedro
- Vazquez Armenteros
- 1,428 Alexander Shpirt
- 1,426 Bitu Borerei
- 1,424 Randolph Souliers
- 1,421 Anthony A Lopez
- 1,419 John Silva
- 1,571 Benjamin Mancillas
- 1,415 Dean Jensen
- 1,413 Juanita Uilelea
- 1,406 Steven Bensinger
- 1,396 Erin Murray
- 1,395 Melinda Witkop
- 1,393 Dawn Eckelberry
- 1,389 Fotuikamoana Havea
- 1,389 Patrick Fraley
- 1,385 Jarrod Dewberry
- 1,384 Zachary Lakatos
- 1,381 Jonathan Emura
- 1,378 Bryan Juskiw
- 1,377 Miguel Sanchez
- 1,377 Stephan Gustafson
- 1,375 Raymond Angeles
- 1,374 Nicholas Abbas
- 1,374 Ryan Tomajcik
- 1,373 Michael Moreno
- 1,372 Pedram Mousavi
- 1,369 Ariel Vela Della Vedova
- 1,368 Travis Barnes
- 1,358 Yadollah Pourjalali
- 1,356 Christopher Bungay
- 1,355 Davia Thompson
- 1,353 Lee Galtman
- 1,352 Antonio Evans
- 1,347 Colin Quigley
- 1,346 Nathan Brown
- 1,344 Oscar Ortiz
- 1,343 Timothy Randolph
- 1,341 Matthew Carr
- 1,329 Noah Miller
- 1,327 Alexia Pirovolos
- 1,325 Asenita Tiseli

- \$1,324 Manuel Matos
- 1,319 Vera Leus
- 1,315 Paul DiVincenzo
- 1,312 Cristina Fox
- 1,308 Britney Radix
- 1,308 Judy Dawson
- 1,305 Hussain Mir
- 1,304 Harsha Premaratne
- 1,303 Steven Sparkes
- 1,302 Alba Williams
- 1,302 Elizabeth Tompkins
- 1,301 Jeremy Rivers
- 1,297 Larry Finch
- 1,296 Tien Nguyen
- 1,296 Robert Tierney
- 1,293 Kerlens LaRose
- 1,293 Matthew Newell
- 1,291 Oraefo Brown
- 1,290 Matthew Halbmaier
- 1,289 Elaine O'Neill
- 1,287 Tom Weller
- 1,280 Tom Bragg
- 1,280 Rakesh Ramkarran
- 1,278 Krystal Dalton
- 1,277 Henri Young
- 1,276 Dominic Telymonde
- 1,274 Crystal Pennacchia
- 1,273 Ilaisa Moala
- 1,270 Kelly Nails
- 1,267 Tyler Dean
- 1,267 Bob Wingate
- 1,267 Angela Torres
- 1,267 Paula Pettigrew
- 1,264 Zachary Vance
- 1,260 Ashley Brake
- 1,259 James Russell
- 1,256 David Pearson
- 1,255 Daniel Marrufo
- 1,252 Mohammad Saatsaz
- 1,252 Mark Harhager
- 1,251 Harrilise
- Dumervil-Reddie
- 1,248 Ryan Feehan
- 1,248 Jimez Parker
- 1,248 Margaret Faagutu
- 1,247 Jocelyn Bolito
- 1,245 Patrick F Sullivan
- 1,245 Derrick Wright
- 1,241 Dana Black
- 1,240 Bernardo Lopez
- 1,237 Steven Stensrud
- 1,235 Deborah Reed
- 1,234 Robert Ulreich
- 1,232 Benjamin Salyers
- 1,232 Brittany Dohrwardt
- 1,230 Lanndria Horne
- 1,228 Arthur Menina
- 1,228 Scott Montgomery
- 1,227 Krista Thieme
- 1,226 William Hart
- 1,224 John Keslar
- 1,222 Matthew Kurey
- 1,221 Jamaar Jones
- 1,220 James Harding
- 1,214 Kyle Hopkinson
- 1,203 Jebb Lyons
- 1,202 Charlotte Freeland

WORLD'S GREATEST BONUS - CONTINUED

\$1,200 Nunuiasolelei Alfreduipa
1,200 Andrew McCarthy
1,198 John Cochrane
1,197 Eric Thompson
1,196 Alisi Tuifua
1,194 Roberta Whitman
1,189 Tonia Reaves
1,187 Minh Phung
1,187 Kenneth Preston
1,184 Stephanie Reinke
1,180 Antonia Washington
1,178 Robert Cain
1,176 Joseph Cruickshank
1,176 James Reddick
1,176 Paul Torman
1,176 Raymond Ross
1,175 Kareem Mutia
1,172 Jennifer Holliday
1,168 Victoria Wippich
1,166 Alex Rozotto
1,157 Victoria Perea
1,157 Abigail Plache
1,157 Victoria Herrera
1,156 Danielle Boone
1,152 Sheryl Philippe
1,151 Bryan Froneberger
1,151 Mpepera Simango
1,146 Kelly Hannan Daley
1,145 Jackson Correia
1,142 Jennifer Kimmel
1,138 Theresa Turner
1,137 Anna Midowicz
1,136 Stephanie Monroy
1,134 Pamela Altman
1,131 Polyna Berlin
1,128 Clarissa Peterson
1,127 Tatum Sneidmiller
1,125 Tyler McKnight
1,125 George Cepero
1,124 Thomas Brown
1,123 Amber Dregalla
1,119 Howard Dotson
1,119 Ulrich Jansen
1,118 Soana Feiloakitau
1,116 Kaylee Kielczewski
1,113 Ivan Leung
1,110 Craig Strompf
1,108 Michael Merlo
1,107 Joseph Kanao
1,107 Joshua Kershaw
1,098 Jacquan Persley
1,097 Felix Gonzalez
1,096 Thomas Anthony
1,096 Jesse Benwell
1,096 Brendon Comeau
1,095 Emily Duykers
1,094 John Turner
1,089 Daniel Davis
1,089 Juan Olvera
1,086 Gian Trinidad
1,083 Liam Flaherty
1,081 Tiffany Shaw
1,080 Elizabeth Lo

\$1,078 Gregory Hayman
1,077 Albert Hugar
1,076 John Mayo
1,075 Kelly Ekker
1,075 Aissa Diehl
1,072 Richard Bentley
1,071 Jon Ligouri
1,070 Ashley Armelin
1,068 Hakan Ozalpasan
1,067 Christopher Pabon
1,065 Nicholas Lasala
1,063 Peter Kaplanis
1,061 Jesse Thrash
1,060 Joe Simoneau
1,059 Ashley Wenning
1,057 Venus Grier
1,054 Daren Davis
1,053 Theresa Rhoden
1,052 Shaun Smith
1,052 Colton Capps
1,051 Eric Spells
1,051 Myron Collins
1,051 Thomas Tulowiecki
1,047 Anita Somwal-Rao
1,046 Maria Obregon
1,045 Tracy Carr
1,044 Vanessa Ho
1,044 Stephen Alexander
1,042 Christopher Botelho
1,041 Justin Crawford
1,040 O'Neil Cooper
1,040 Daniel Austin
1,035 Brad Schenerman
1,034 Deanna Odom
1,034 Rubin Chaimov
1,034 Claribel Andino
1,033 Denis-Michael Catalano
1,031 Brittany Jhu
1,030 Madai Price
1,028 Austin Soboleski
1,025 Craig Deeken
1,025 Henry McCormick
1,022 Michael O'Donnell
1,021 Anne Schultz
1,019 Brittany McDonald
1,019 Michael D Smith
1,018 Michael LaFreniere
1,016 Calvin Irving
1,015 Caroline Chambers
1,012 Oscar Carter
1,009 Sherry Bennett
1,009 Brendan Bradford
1,008 Racquel Castillo
1,003 Reuben Vincent
1,001 Cornelius Wilkins
999 Cathleen Kuhns
998 Jared Mercer
998 Pawel Topor
997 Ramon Velasquez
996 Zara Schultz
990 Willie Hayden
990 Vanessa
990 Bascar-Fernandez

\$987 Jamie Tan
985 Brenna Jensen
985 Janier Griffin
978 Sean Crampton
978 Amanda Zophin
977 Ryan Leonard
974 Lisa Wasmund
973 Reginald Guercin
972 Lakiethra Jordan
965 Carlo Cardellino
964 Adrian Ortiz
963 Nikolas Moreschi
963 Nicholas Triantafyllidis
962 Anthony Russo
960 Dwayne Hargrove
960 John Franklin
959 Stephanie Kell
959 Olesya Wegner
958 John Czaicki
958 Carlos Frazier
958 Alfonso Arellano
949 Alan Watkins
947 Pedro Santos
945 Julie Arahamian
945 Albert Serur
944 Ronald Fitzgerald
943 Serena Johnson
942 Jerry Diaz
942 Stefan Johannsson
942 Paul Cossier
939 Kristen Woolley
937 Wendy Sotelo
936 Colin King
936 Jessica Cuff
936 Rubin Byrd
932 Joseph Kleeb
931 Julie Guinto
927 Shane Walters
926 Devon Gillissie
925 Lafi Papalii
922 Daphne Weber
922 Dylan Kremiacek
922 Wioletta Borecka-Kolcan
921 Cesar Leon
921 Christina Pierson
920 Deante Young
917 Sunnie McRee
916 Heulett Suggs
913 Michael D'Angelo
911 Igor Melcharek
911 Frederick Noel
908 Adrian Segalla
908 Ryan Seigh
908 Michael Pawlowski
904 Lockert Johnson
904 Jonathan Black
902 Ian Richard
902 Jasmin Gallaga
902 Patrick McGuigan
901 Duni Olusegun
898 Anacleto Arevalo
897 Anthony Stephens
892 Angeliere Albert

\$892 Patrick
891 Ngangyou Tchouchui
891 Takela Carrington
891 Brent Bowling
890 Sara Rios-Pacheco
889 Joel Gerhardt
888 Vincent Meyer
886 Angela Dorsey
886 Kevin Dotzel
885 Tony Bisirri
880 Tonya Sims
879 Michael Joshua
875 Patricia Cifone
874 Martha Garcia
872 Zachary Long
870 Tyler Moyer
870 DeAnthony Hartman
869 Tajmane Grant
867 Emmanuel Paragiou
865 Agatha Safford
861 Tiffani Tavormina
857 Elizabeth Lemson
857 Douglas Lloyd
856 Daniel Juskiw
853 Ala Awad
853 Alex Boachie
852 Jill Canale
847 Bobbi Wiatr
844 Heather Hewitt
844 James Lawson
843 Ayman Elsalhy
841 Acacia Mark
840 Reyna Valadez
839 Matthew Koleszar
836 Beshoy Mankarios
835 Khaled Morra
834 Lora Varner
832 Roger Drake
832 Lisa Martin
831 Kotoni Kava
831 Paul White
828 Mohammed Hoque
827 Brian Welsh
826 Harvey Quinn
826 Deana Plaster
825 Tovaughna Tipton-Adams
821 Matthew Meaney
821 Michael McNorgan
820 Charlemagne Yu
818 Keith Cameron
818 Joshua Stone
818 Heather Matchett
818 Christopher Licata
818 Philip Roffi
817 Angel Martinez
813 Hector Sartori
809 Karla Stewart
809 Bechir Abboud
807 Jesus Alvarez
806 Latisha Dickens
804 Lorenzo Rocco
804 Eugene Kashkin
804 Hanbo Xu

\$804 Mandy Johnson
802 Dwight Holmes
800 Evelin Castro-Sharif
799 Steven Guttman
799 Kelsi Jewell
798 Brittany Cox
797 Holdun Reed
796 William Jenkins
796 Lydia Lozano
795 Bret Nilson
794 Shelley Duck
794 Ryan Murphy
794 Devin Adams
791 Tze Teng Khoo
790 Violet Hepburn
789 Constance Tuiteleapaga
789 Elizabeth Chilson
789 Joseph Frankine
789 David Schanuel
788 Matthew Frost
787 Michael Bell
785 Scott Swint
784 Yelizza Figueroa
784 Maria Consunji
783 Meakie Grice
782 Shawntae Collins
781 Derek DeProspero
780 Ethel Laskowski
780 Flint Pleake
780 Delvon Johnson
779 Andrew Bradfield
777 Rodney Wilson
775 Matthew Wallace
774 Sharifa Upshaw
774 Crystal Triplett
773 Jonathan Banuelos
771 Michael Cardoso
769 Margaret Sears
767 Peer Shmelzer
766 Tobe Pope
766 Joseph J Smith
766 Deante Odom
765 Omar Hashimi
765 Karonne Brennman
763 Jacob Farrington
762 Trishia Gaines
760 Thomas Nolan
760 Beau Norton
759 Thomas Agee
759 Yuriy Kosovan
757 Brent Erkkila
756 Nathan Doyle
754 Crystal Adams
753 Michael De Sadeleer
753 Jennifer Robinson
753 Pyunghwa Park
752 Ikechukwu Nwaeze
751 Thomas Soloweyko
750 Heidi Holt-Peel
749 Darrell Ballard
749 Chad Hannon
747 Toniann Allen
744 Taylor Orona
744 Jaime Baez

\$743 Ilya Khanimov
743 Abdelaziz Farsakh
741 Steven Miller
740 Maria Gallardo
740 George Shafiek
737 Lisa Sarish
736 Nikita Edgar
735 John Catalano
734 Rey Castro
732 Daryl Baker
732 Jaspal Batth
732 Diego Jimenez-Vazquez
730 Mark Diebolt
729 Anne Strayer
727 Mariano Cherisme
726 Karan Rogers
725 Joseph Frankine
724 David Schanuel
724 Tanisha Harris
724 Chad Kaczinski
722 Anne Strayer
719 Orin Dutra
718 Cassandra Stubblefield
717 Lisa Richardson
717 Dustin King
715 Jeremy Engrav
713 Danessa Seward
711 Marcus Moody
710 Gregory Bonnes
710 Jeremy Morris
710 Nadira John
710 Chelsea Jackson
709 Carolle Landry
709 Steven Sinclair
709 Josie Ward
706 Chance McKenzie
704 Mohamed Haddadi
703 Robert Weaver
703 Jarrell Pope
701 Cecil Johnson
700 Leann Lucas
699 Afsaneh Tehrani Zadeh
698 Lindsay Nielsen
698 Jonathan Seguin
696 Claudia McDaniel
695 Jim Thames
694 Angeliqe Laval
693 Alexis Sierra
692 Charlemagne Yu
692 David Golovin
690 Steve Bryant
689 Keith Kreyling
689 April Anderson
689 Travis White
688 Dustin Lange
687 Lamar Huntley
687 Oliver Huerta-Gonzalez
686 Jamei Johnson
684 Ela Anae-Ah Sue
684 Danyelle Fluence
683 Judy Smith
683 Brent Cave






\$682 Meaghan Kehl
681 Jamie Brown
681 Sarah Parnell-Jones
680 Miles Washington
679 Jill Pope
679 Vachel Hudson
678 Raymond Wentworth
677 Hugo Flores
677 Lamisha Readus
676 Chadrick Henderson
676 Jonathan Dupre
676 Shanna Woods
675 Donya Martin
674 James Urbin
674 Joshua Graham
672 Natoya Deas
671 George Taramas
670 George Lahamedjian
669 Manthajini Balendran
669 MaryAnn Cruz
669 Amanda Valladares
668 Jamie Faulkner
668 Harold Durana
668 Lindsey Dettwiller
667 Shiwa Hollingsworth
666 Kimberly Alston
665 Kashief Perkins
665 Chagai Englender
665 Sandra Linse
665 Gjergji Zemblaku
663 Angela Rodriguez
662 Tamesha Smith
662 Kenneth Rogers
660 Keith Booker
660 Bonnie Dupre
658 Shawn Lewicki
658 Charity Tschiffely
658 Myrissa Holloway
657 Diana McNair
653 Jeffrey Graham
652 Jessica Gomez
652 Juliette Forestry
652 Edward DeFurio
651 Kayla Buttrey
651 Jim Hintze
650 James Singleton
650 George Connell
648 Pennie Jansik-Keller
647 Noel Rose
646 Alicia Olson
645 Elyse Alejandro-Garibaldi
644 Michael Almonte
643 Sean Hansen
642 Andrea Yee
642 Meghan Modrak
639 Reynolds Akuaomoa
638 Brandt Reppond
637 Patrick Guthrie
637 Andrew Autry
636 Jordan Barron
635 Sarah Ferguson
634 Denise Moore

\$634 Juan Venegas
632 Sarah Hubbard
631 Jesse Spencer
631 Hannah Jeffcoat
629 Rebecca Benyo
628 Bryan Czajkowski
628 Amr Shater
628 Christian West
627 Tami Chaimov
626 Slavita Hut
626 Jessica Velazquez
623 Ashley Bettis
623 Jesus Figueroa
623 Melinda-Rae Lyse
622 Corey Moore
622 Brianna Curry
619 Crystal Camacho
619 Jermeele Wilson
618 Firuz Kodirov
618 Shun Jackson
618 Christopher Angelos
618 Michael May
618 Brad Henry
617 Randy Markland
616 Kelly Mattheus
615 Jennifer Wehrle
615 Bryon Sturgill
614 Morgan Chavis
613 Bianca Sanchez
613 Ceaser Silva
613 Kathryn Sola
612 Angela Greene-Holder
611 Patricia
611 Smedal-Summers
611 Courtney Strickland
610 Bryant Logan
610 Melissa Foy
610 Janina Wilson
609 Christian LaBoy
608 Kristopher Kriebel
607 Myesha Perkins
607 David Stingl
605 Jameetri Washington
605 Monique McMillan
604 Brandon Edens
603 Celic Bell
602 Anne Coelho
602 Lea Anderson
602 Terrance Norfleet
599 Kyle Schimizzi
598 Diana Sinohui-Garcia
597 Andrea Villalva
595 Celeste Torres
595 Darrin Roberts
593 Raven Stephens
593 Nathaniel Ian Bensimmon
593 Preston Schmidli
592 Tevita Tupouniua
591 Jamal Hamdan
590 Frank Cordaro
589 Phillip Jenkins
589 Janet Buckley
587 John Coats

\$587 Kun Lee
587 Mario Rodriguez
587 Elizabeth Riley
583 Cedric Egbers
583 Kaitlyn Brandt
583 Daniel Dunham
583 Cynthia Garcia
582 Glaister Parke
579 Traci Kratzer
579 Dean Smith
579 Lamar Livingston
578 Thor Leighton
578 Dara Jean-Pierre
577 Thomas Greene
576 Erikka Michaels
576 Alexandra Wedderburn
576 Tomas Molina
574 Darron Hacker
574 Randy Gill
573 Matthew Cartwright
572 Shelby Huff
572 James C Good
571 Daniel Ball
570 Kelly Matthews
566 Kevin Gill
566 Douglas Zigby
566 Morgan Chavis
565 Leigh Schneider
565 Troy Morton
565 Philip Leveling
564 Danielle Johnson
564 Carissa Thorne
562 Kasey Williamson
561 Shela Charlot
561 Matthew Bliss
560 Thor Kolemainen
558 Steven Morales Nieves
557 Megan Connors
557 Edwin Rodriguez
556 Daniel Nelson
554 Ricardo Alanis
554 Roseline Ilfrard
554 Kevin Taione
553 Olga Tsymbal
553 Jasmine Johnson
548 Marcos Vocal
547 Lee Thompson
547 Adelfa Parinas
546 Cameron Cimino
546 Antonio Hodges
546 Susan Haas
546 Christopher Phoenix
543 Andrew L Richardson
542 Jonatha Makemda
540 Shereen Elabasy
539 Dwain Hansen
539 China McNair
537 Diana Alali
537 Monica Bengtson
537 Joshua Crisp
536 Vinea Moore
533 Mark Hart

\$532 Graham Moore
531 Brian Howard
531 Collette Chapman
531 Brandon Caruthers
530 Sheldon Hutchinson
530 Justin Thomas
529 Michelle Martinez Aviles
529 Matthew Bell
528 James Frese
528 Phillip Luci
527 Michael Proffitt
527 Brian Carter
527 Mickey Adkins
527 Kathy Elmore
527 Michael Russo
526 Davelle Heath
526 Harrynarine Ramoutar
525 Jose Garcia
525 Silvana Pajor-Flores
523 Leonard Paschke
522 Adam Boggs
522 Garrett Iida
521 Reginald Heard
520 Charles Davidson
520 Nicholas Bigec
519 Patricia Romero-Otero
518 Michael Mallia
517 Jimmy Tchen
516 Gary Jones
516 Joann McCullough
515 Jeffrey Cobb
515 Lauri Roberts
515 Sara Shelton
515 Charles Marshall
514 David Irye
513 Fara Etienne
513 Omar Villafuerte Vazquez
512 Stuart Squires
511 Dawn Nichol
509 Amari Mitchell
508 Lisa Gomez
508 Christine Walker
506 Joseph Cruickshank
506 Erin Seymour
505 Coleman Thompson
504 Derek Coppella
504 Jameel Shareef
504 Amy Chapman
503 Alexander Wood
503 Jordan Kness
503 Eric Credle
503 Eileen Snyder
503 Nathan Park
502 Linda Volpe
502 Forrest Lane
502 Dexter Phillip
501 Kristopher Davros

LEADERSHIP BONUS

1  Ofa Tupouniua \$41,540 Steve Friedlander	2  Marian Sertler \$30,446 Sabrina Lloyd	3  Patrick Bendure \$28,687 Surace-Smith	4  Zach Otto \$27,211 Sabrina Lloyd	5  Robert Kanaan \$22,900 Imran Satti
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DECEMBER BONUS LEADERS | December Bonus Payout: \$1,726,791

December Bonus Qualifiers: 1,097

- \$41,540 Ofa Tupouniua
- 30,446 Marian Sertler
- 28,687 Patrick Bendure
- 27,211 Zach Otto
- 22,900 Robert Kanaan
- 22,009 Matthew Diulus
- 20,052 Syed Quadri
- 19,654 Matthew Parks
- 18,435 Ryan Hall
- 18,292 Daniel Hartwig
- 17,284 Jordan Chalom
- 15,930 Ryan Fickert
- 15,840 Kyle Wrobel
- 15,705 Melne Lewis
- 15,615 Ryan Wilson
- 15,560 Nicholas Moore
- 14,335 Ryan Bisanz
- 13,832 Bobby Szwaja
- 13,420 Alex Torruella
- 12,555 Nasr Quadri
- 12,389 Doreen Ryan-Foti
- 12,372 Justin Adams
- 12,312 Marc Salvaggi
- 12,001 Christopher Rodriguez
- 11,089 Steven King
- 10,853 Stephen Hill
- 10,772 Ryan Giddens
- 10,298 Hal Herman
- 10,113 Michael Romeo
- 10,004 John Conard
- 9,809 Harold Durana
- 9,772 Mark Beckford
- 9,670 Patrick Knouse
- 9,430 Levar Morgan
- 9,227 Michael Gerstein
- 9,143 Sean Velasquez
- 9,141 Ransley Vazquez
- 9,101 Blake Higuchi
- 8,986 Corey Helly
- 8,978 Michael Musso
- 8,863 Brandon Teter
- 8,647 John Sparby

- \$8,440 Atta Saleh
- 8,395 Rodney Ward
- 8,214 David Guzman
- 8,188 David Wang
- 8,016 Jameetri Washington
- 7,985 Cynthia Schneiderman
- 7,890 Katelyn Anderson
- 7,889 Thomas Vena
- 7,824 Matthew Turnquist
- 7,708 Horace Johnson
- 7,671 Steve Svendson
- 7,508 Craig Stropf
- 7,471 Magda Figueiredo
- 7,411 Erin Allen
- 7,211 Joshua Jackson
- 7,148 Jinely Urena
- 7,095 David Hefflin
- 7,058 Michael Clemente
- 7,037 Marisa Willgruber
- 6,951 London Burnett
- 6,890 Evan Holzhauser
- 6,786 Avi Kauderer
- 6,644 Souleymane Bah
- 6,546 Michelle Crowe
- 6,494 Mark Kukielski
- 6,449 Jean Joseph
- 6,387 Jack Keiderling
- 6,352 Sharif Grays
- 6,232 Arie Davis
- 6,190 Emmanuel Villasenor
- 6,177 Michael Denton
- 6,168 Cara DeFiore
- 6,111 Adeyemi Akinade
- 5,967 Herman Fennell
- 5,952 Henry Ingraham
- 5,938 Tim McAdams
- 5,924 Brian Zuzick
- 5,766 Timothy Wilson
- 5,627 Christopher Atkins
- 5,574 William Brookshire
- 5,416 Raymond Risucci
- 5,394 Mohammed Moalawi

- \$5,371 Mark Hileman
- 5,349 Matthew Conrad
- 5,328 Charles Ferrari
- 5,207 Gabriel Feldmann
- 5,183 Dustin Dunlap
- 5,016 Paulo Miranda
- 4,999 Natalie Linker
- 4,997 Liam Flaherty
- 4,960 Corey Hallam
- 4,938 Kody Kramme
- 4,873 Casey Kunash
- 4,734 Unique Hunnicutt
- 4,727 Andrew McQuade
- 4,677 Badum Maaloo
- 4,628 Patrick Stenglein
- 4,566 Richard Barbour
- 4,547 Jake Yagjian
- 4,532 Michael Olin
- 4,467 Nicholas Lorence
- 4,417 Brooke Spain
- 4,345 Randy Teyssier
- 4,342 Beau Locker
- 4,334 Natalie Wagner
- 4,304 Ryan McIntosh
- 4,301 Michael Octave
- 4,219 David Schanuel
- 4,176 Alex Kae
- 4,133 Melinda-Rae Lyse
- 3,985 Todd Glazer
- 3,973 Demitrius Lucas
- 3,940 Arthur Sigler
- 3,895 Drew Sharp
- 3,835 Monica Brown
- 3,826 David Rigney
- 3,753 Jesse Spencer
- 3,750 Aaron Ralston
- 3,716 Peter van der Westhuizen
- 3,689 Ala Awad
- 3,687 Melissa Quintal
- 3,680 Darrell Asbell
- 3,672 Bobby Gujral
- 3,652 Ryan Stenglein

- \$3,622 John Leggio
- 3,616 Christopher Hintz
- 3,615 George O'Shea
- 3,604 Minh Phung
- 3,575 Joshua Cosentino
- 3,555 Min Jiang
- 3,509 Gevorg Yanukyan
- 3,500 David Thornton
- 3,435 Kenneth Greer
- 3,410 Ariana Jones
- 3,396 Trevor Mayer
- 3,392 Michael Mandella
- 3,384 Ibrahim Bah
- 3,380 Duni Olusegun
- 3,339 Alta Herpel
- 3,312 AshLynn Orng
- 3,260 Shawn Horton
- 3,127 Dean Jensen
- 3,109 Ho Tran
- 3,094 Sebastian Kazek
- 3,083 Angel Patryluk
- 3,064 Jonathan Maust
- 2,966 Krista Thieme
- 2,944 Christopher Dicks
- 2,932 Matthew Wolfanger
- 2,915 Jorge Guerra
- 2,900 O'Neil Cooper
- 2,858 Amy Baird
- 2,812 Darron Hacker
- 2,726 Shawntae Collins
- 2,717 Stephen Jeung
- 2,716 Mark Dombrowski
- 2,650 Christina Meyer
- 2,608 Ernest Powell
- 2,601 Christopher Earle
- 2,583 Shelly Stambach
- 2,568 Sathnarine Kumar
- 2,549 Zachary Santino
- 2,517 Humberto Quintero
- 2,514 Jessica Wilhite
- 2,500 Chelsie Young
- 2,488 Andrzej Sertler

- \$2,487 Lawrence Smith
- 2,480 Albert Serur
- 2,475 Robert Schneiderman
- 2,441 Jamal Simmons
- 2,425 Duane Shaw
- 2,375 Tyler Worstell
- 2,363 Christina Barbee
- 2,350 Tyler McKnight
- 2,333 Brandon Baker
- 2,332 Bruce Viaje
- 2,319 Scott Davison
- 2,300 Nicholas Scordos
- 2,294 Robert Hamilton
- 2,250 Michael Stuver
- 2,238 Erin Moyer
- 2,229 Samantha Sliiger
- 2,216 Rafi Nawabi
- 2,206 Michael Vasu
- 2,204 Mavrick Fredericks
- 2,188 Patrick Guthrie
- 2,183 Pauline Cresswell
- 2,173 John McGrath
- 2,163 Steven Rios
- 2,159 Shorne Brown
- 2,125 Amie McCracken
- 2,125 Michael Russin
- 2,100 Richard Mansfield
- 2,100 Patricia Fifer
- 2,068 Timothy Buckner
- 2,063 Natalie Soboleva
- 2,049 Anita Ferris
- 2,035 Adam Stowe
- 2,025 Scott Montgomery
- 2,013 Robert Wright
- 2,000 Antonio Reyes
- 2,000 Jamie McCreia
- 1,989 Jimmy Tchen
- 1,988 Reynolds Akuamo
- 1,984 Paul Samra
- 1,962 Devon Chapman
- 1,925 Jesse Rennich
- 1,924 Zoltan Krecsko

- \$1,921 Joy Vann-Austin
- 1,918 James Smith
- 1,900 Craig Ebinger
- 1,900 Joshua Krueger
- 1,895 Gregory VanSuch
- 1,889 Samneang Prom
- 1,888 Brian Welsh
- 1,881 Noel Rose
- 1,867 Donald Dowbor
- 1,850 Daniel Toshner
- 1,840 Lorena Barriere
- 1,814 Pamela Altman
- 1,788 Robert Drake
- 1,782 Timothy Kieran
- 1,774 Samuel Cohen
- 1,753 Jessica Santamarina
- 1,747 Ryan Tucker
- 1,730 Joshua Rausser
- 1,725 Oscar Betancourt
- 1,711 James Keefer
- 1,688 Daniel Dunham
- 1,687 Aaron Friedlander
- 1,686 Lori Dacyk
- 1,675 Phillip McElfresh
- 1,663 Kevin Appasamy
- 1,638 Muhammed Ashraf
- 1,638 Stephen Giddens
- 1,638 Oliver Zettas
- 1,614 Jorge Alvarez
- 1,613 Lalitha Janardhanan
- 1,613 Christine Jesoraldo
- 1,607 Michael Joseph
- 1,588 Amber Dregalla
- 1,575 Holly Lacey
- 1,570 John Collins
- 1,563 Pablo De La Cruz
- 1,551 Michael C Williams
- 1,550 Sandra Sandoval
- 1,544 Mir Khan
- 1,534 Cleopatra Sola
- 1,534 Patrice Amador
- 1,525 Jenna Grula
- 1,510 Albert Lau
- 1,500 Aldina DaRosa
- 1,488 Sandra Byrd
- 1,477 Brandon Summerton
- 1,475 Alix Albright
- 1,475 Andre Hawthorne
- 1,463 Elias Boles
- 1,438 Harrynarine Ramoutar
- 1,402 Troy Elliott
- 1,400 Erica Fitzsimmons
- 1,400 Jeffrey Gilliana
- 1,400 Brian Gilmore
- 1,378 Alexandra Graham
- 1,363 Marta Cunha
- 1,363 James Sodar
- 1,363 Tom Weller
- 1,350 Bryan Juskiw
- 1,350 Amy Skalsky
- 1,338 Matthew Bogle
- 1,338 James DePetro
- 1,325 Kendra Orng
- 1,317 Robert Nolan
- 1,300 Devin Adams
- 1,300 Ricardo Galvez
- 1,299 Aaron McKenney
- 1,291 Dorothy Niederer

- \$1,288 Kyle Schimizzi
- 1,280 Mario Andres Chavez
- 1,277 Maria Soliz
- 1,275 Kevin Kyler
- 1,275 Joshua Rush
- 1,269 Barbara Seyoum
- 1,263 John McDougald
- 1,263 Jason Ryen
- 1,259 Bilal Farsakh
- 1,250 Matthew Bell
- 1,245 Ari Bykofsky
- 1,200 Michael Shaba
- 1,197 Jonni Ng
- 1,194 Thomas King
- 1,186 Lisa Richardson
- 1,175 Charles Belt
- 1,175 Debra Dextrader
- 1,175 Richard Pazak
- 1,173 Aaron Parks
- 1,163 James Cassie
- 1,159 James Franklin
- 1,159 Luay Ghawi
- 1,156 Aaron Dupras
- 1,151 Mark Glazer
- 1,150 Linda Eichelberger
- 1,150 Polina Philbin
- 1,150 Antonio Ramirez
- 1,138 Sokol Fazliu
- 1,138 Lalitha Janardhanan
- 1,138 Morgan Lobello
- 1,125 Armando Aiello
- 1,125 Erna Gasanin
- 1,125 Thomas Longino
- 1,125 Anthony Sava
- 1,113 Andrew Chambers
- 1,113 Jenna Valentine-Thomas
- 1,113 Allen Watson
- 1,112 Christopher Murray
- 1,100 Tyler Dean
- 1,100 David Higa
- 1,100 Travis Kovach
- 1,100 Mike Lade
- 1,100 Nacole Newbold
- 1,100 Joseph Tomanovich
- 1,097 Daniel Walton
- 1,096 Emilie Manthey
- 1,081 Leticia Fields
- 1,075 Adem Abdula
- 1,075 Jonathan Hobbs
- 1,075 Ronald Lackey
- 1,075 Lesena Tejada
- 1,075 Kasecy Williamson
- 1,072 Ashley Wenning
- 1,066 Kristina Moore
- 1,050 Troy Williams
- 1,038 London Nelson
- 1,028 Moli Kaufusi
- 1,025 Dennis Hickey
- 1,025 Toni Mussara
- 1,025 Marie St Germain
- 1,013 Kelvin Fernandez
- 1,013 Alon Fischer
- 1,013 Heather Miller
- 1,004 Robert Chun
- 1,000 Jericho Call
- 1,000 Hunter Houvener
- 1,000 Rebyka Moyer
- 994 Peter McEnaney






- \$988 Branden Griffin
- 988 Darrin Roberts
- 975 Derron Alexander
- 975 Steve Bryant
- 968 Cynthia Sittig
- 950 Nic Iagulli
- 944 Micah Focken
- 941 Porter Balke
- 938 Charley Forshee
- 938 Nicholas Lasala
- 928 Brandon Minor
- 925 Jayshaun Johnson
- 925 Amr Shater
- 916 Ryan Feehan
- 912 Brent Bowling
- 904 Shahab Mahdavejad
- 900 Elyse Bryan
- 900 Orema Lee
- 900 Steven Seemann
- 888 Samantha Earle
- 878 Joseph J Smith
- 875 Christine DiSanto
- 875 Tiffany Harmouche
- 875 Paul Streater
- 875 Elizabeth Tompkins
- 874 MaryAnn Cruz
- 873 Rita Eisentrager
- 869 Andrew Aaron
- 863 Carl Carlberg
- 863 Magdhalene Franklin-Holmon
- 850 Cameron Cimino
- 850 Javier Diaz
- 850 Erik Graham
- 850 Katalina Halaunga
- 850 Megan Herickhoff
- 850 Carlton Mack
- 850 Jimez Parker
- 850 Timetris Roberts
- 850 Kimberle Spooner
- 850 Soonalote Taogaga
- 849 Sara Vaz
- 842 Alberto Alcalá
- 831 Grant Myers
- 825 Christian LaBoy
- 825 Carey Markoe
- 825 Hirenkumar Patel
- 819 Ramon Velasquez
- 813 Leya Kirchstein
- 813 Vinea Moore
- 800 Ricardo Alanis
- 800 Shalom Chaimov
- 800 Allison Cole
- 800 Jhahhad Crawley
- 800 Amanda Hogan
- 800 Dan Ikei
- 800 Kyle Lewicki
- 800 Erin Nicole
- 800 Jonathan Phillips
- 800 David Robinson
- 800 Jeremy Schroeder
- 800 Yvonne Goodwin
- 799 Joel Johnson
- 788 Oscar Ortiz
- 788 Geddes Robinson
- 783 Troy Plummer
- 775 Taylor Black
- 775 Joshua Crisp






- \$775 Angelique Lavalay
- 775 Anna Pulit
- 775 Edwin Rosa
- 774 Joseph Quattrochi
- 766 Jamey Haugen
- 763 Paul Cossier
- 763 Angel Martinez
- 756 Jeremy Engrav
- 756 Iva Kalinova
- 750 Rita Charles
- 750 Benjamin Edwards
- 750 Donald Felix
- 750 Jennifer Jantzen
- 750 Rory Olson
- 750 David Palmer
- 750 Jordan Reinhold
- 750 Daryl Williams
- 744 Dominic Telymonde
- 741 Corey Cox
- 741 Yussuf Elzein
- 738 Joseph Quintons
- 734 David Iriye
- 725 Tiffany Babin
- 725 Michael Nowak
- 717 Kayla Bisinger
- 706 Jamie Schulz
- 700 Komo Davis
- 700 Marci Dowbor
- 700 Tarek Elabasy
- 700 Christian Fahey
- 700 James Frodyma
- 700 Brett Maurice
- 700 Peer Shmelzer
- 700 Kimberly Wenzel
- 694 Enrique Sandoval
- 688 Janet Buckley
- 688 Frank Cordaro
- 686 DeAnthony Hartman
- 686 Erikka Michaels
- 681 Jamie Faulkner
- 680 Anthony Theriault
- 677 Andrew Hynan
- 675 John Bacaron
- 675 John Donovan
- 675 Thomas Reddoch
- 675 Eric Snyder
- 675 Steven Stensrud
- 675 Ashleigh Sweezo
- 675 Juan Venegas
- 663 Roneesha Johnson
- 650 Victor Arguro
- 650 Elizabeth Chilson
- 650 Patrick Fowler
- 650 Tammie Hartman
- 650 Solomon Havea
- 650 Damaris Henderson
- 650 Aaron McLean
- 650 Christopher Pabon
- 650 Kingsley Ke-Eh Tazinya
- 650 Pedro Vazquez Armenteros
- 638 Nickoy Hylton
- 638 Herbert Stell
- 630 Chad Potts
- 625 Nicholas Atwood
- 625 Colton Capps
- 625 Michael Cirelli
- 625 Jennifer Holliday
- 625 George Kamel

- \$625 Jordan Kness
- 625 Emmanouil Paragiou
- 625 Maresa Rone
- 625 Kunlin Zou
- 616 Mike Hudnall
- 613 Mack Doby
- 613 Lynne Hebert-Ouellette
- 613 Jillian Rooks
- 610 Iva Kalinova
- 600 Delmy Diaz-Cervantes
- 600 Phil Folkertsma
- 600 Rita Haidinger
- 600 Gilbert Hicks
- 600 Immacula Jacques
- 600 Mele Makau
- 600 Julian McClain
- 600 Colin Quigley
- 600 Susan Scott
- 600 Corey Cox
- 600 William Soulier
- 596 Scott Kim
- 595 Ricardo Grandt
- 593 Calvin Irving
- 588 Jonathan Boyd
- 588 Yonique Gordon
- 588 Nikolas Moreschi
- 588 Lineti Pasikala
- 588 Eric Thompson
- 586 Nicholas Engrav
- 575 Donald Gregoire
- 575 Burnette Hughes
- 575 Ronnie Hurst
- 575 Tinley Kindy
- 575 Iris Saavedra-Garcia
- 575 Juan Saldierma-Vera
- 575 Tyler Storie
- 575 Veronica Carrion
- 569 Benjamin Ainscough
- 566 Ulrich Jansen
- 563 Hector Carrillo
- 563 Jessica Napiza
- 562 Jackson Cook
- 560 Marjorie Hansen
- 556 Taurean Flournoy
- 550 Jordan Arcuri
- 550 Rachel Gallagher
- 550 Jahara Lewis
- 550 Marielys Montero-Gonzalez
- 550 Jessica Rhoades
- 542 Yihao Chen
- 538 Christopher Chovanec
- 538 Karlie Spence
- 530 Joshua Goodman
- 525 Derek DeProspero
- 525 Peggy Gonzalez
- 525 Sean Hansen
- 525 Thor Leighton
- 525 Jeffrey Lewis
- 525 Michael O'Donnell
- 516 Christopher Kennedy
- 515 Tony Geer
- 513 Daren Davis
- 513 Alexander Keats
- 513 Orby Kelley
- 508 Paul Smith
- 503 Adam Huck
- 500 Jeffrey Hall

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS

1  ANDRZEJ SERTLER \$8,205 Sabrina Lloyd	2  PAULINE CRESSWELL \$7,308 Steve Friedlander	3  CHRISTINA MEYER \$7,069 Sabrina Lloyd	4  MICHAEL SHABA \$5,851 Brian Traboulay	5  JAMIE MCCREA \$5,339 Simon Arias
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1  SAMI MOGANNAM \$4,437 Don Foti	2  DASON PHAUL \$2,782 Theodore Pappas	3  JOSEPH B SMITH \$2,124 Simon Arias	4  MUHAMMED ASHRAF \$1,283 Theodore Pappas	5  CHRISTIAN ORTIZ \$1,277 Philip Prata
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DECEMBER BONUS LEADERS | December Bonus Payout: **\$285,279**
December Bonus Qualifiers: 412

DECEMBER BONUS LEADERS | December Bonus Payout: **\$46,842**
December Bonus Qualifiers: 139

- | | | | |
|---|----------------------------------|-------------------------------------|----------------------------------|
| \$8,205 Andrzej Sertler | \$1,629 Katalina Halaunga | \$1,074 Justyna Sot | \$625 Matthew Bell |
| 7,308 Pauline Cresswell | 1,609 Aaron McLean | 1,065 Demetrius Lucas | 625 Christopher Castellon |
| 7,069 Christina Meyer | 1,562 Edwin Rosa | 1,050 Jesse Rennick | 612 Llesena Tejada |
| 5,851 Michael Shaba | 1,560 Patricia Cicerale | 1,006 Armando Aiello | 610 Robert Drake |
| 5,339 Jamie McCrea | 1,558 Maresa Rone | 1,004 Anthony Sava | 609 Nacole Newbold |
| 4,972 Chelsie Young | 1,543 Juan Saldierna-Vera | 999 Hirenkumar Patel | 602 Dennis Hickey |
| 4,291 Michael Stuver | 1,542 Bilal Farsakh | 961 Anthony A Lopez | 598 Abdelaziz Farsakh |
| 4,158 Rebyka Moyer | 1,536 Derron Alexander | 956 Julianne Scavo | 597 Matthew Kurey |
| 4,152 Steve Bryant | 1,525 Charles Belt | 955 Taylor Black | 594 Lige Li |
| 3,838 Anna Pulit | 1,454 Michael May | 951 Josie Ward | 592 Delmy Diaz-Cervantes |
| 3,820 Jenna Gula | 1,426 John Donovan | 943 Daryl Williams | 590 Brendan Bradfield |
| 3,323 Holly Lacey | 1,426 Joshua Krueger | 898 Chantel Floyd | 580 Lashae Johnson |
| 3,169 Duane Shaw | 1,425 Tiffany Babin | 897 Colton Capps | 578 Elizabeth Chilson |
| 2,959 Pablo De La Cruz | 1,422 Nickoy Hylton | 876 Jenna Valentine-Thomas | 567 Benjamin Edwards |
| 2,955 Richard Pazak | 1,421 Genesis-Jane Hall | 869 Robert Wright | 562 Kyle Lewicki |
| 2,925 Sandra Byrd | 1,383 Branden Griffin | 858 Noah Miller | 562 Kunlin Zou |
| 2,910 Jackson Cook | 1,373 Jonathan Hobbs | 857 Donald Gregoire | 561 Kevin Kyler |
| 2,550 Phillip McElfresh | 1,366 Daniel Mina | 817 Christian Fahey | 556 Joseph Quintons |
| 2,501 Ricardo Galvez | 1,357 Mele Makau | 791 Devon Gillissie | 555 Micah Focken |
| 2,475 Sandra Sandoval | 1,353 Joshua Crisp | 781 Kimberle Spooner | 538 Scott Montgomery |
| 2,454 Kristina Moore | 1,346 Noel Rose | 777 Ronnie Hurst | 533 Judy Dawson |
| 2,341 Alix Albright | 1,323 Tyler Dean | 776 Julian McClain | 520 Richard Bland |
| 2,229 Magdnalene Franklin-Holmon | 1,306 Carey Markoe | 773 Darrin Roberts | 515 Jamie Brown |
| 2,168 David Robinson | 1,276 Nicholas Attwood | 762 Pedro Vazquez Armenteros | 513 Matthew Brazeau |
| 2,132 Orema Lee | 1,255 Patrick Guthrie | 754 Thor Leighton | 512 Juan-Daniel Florez |
| 2,126 Arien Seemann | 1,240 Steven Rios | 753 Robert Brod | |
| 2,028 Moli Kaufusi | 1,238 Sokol Fazliu | 736 Brian Gilmore | |
| 2,019 Jimez Parker | 1,237 Thomas Longino | 735 Elizabeth Tompkins | |
| 2,017 James Cassie | 1,237 Christopher Bentley | 729 Colin Quigley | |
| 1,966 Tom Weller | 1,227 Michael Russin | 729 Leticia Fields | |
| 1,891 Jaime Baez | 1,195 Carrie Padgett | 729 Ronald Lackey | |
| 1,880 Kasey Williamson | 1,188 Christopher Murray | 728 Andrew Chambers | |
| 1,878 Oscar Betancourt | 1,174 Victor Zavaleta | 703 Stephen Giddens | |
| 1,876 Heather Miller | 1,170 Tyler Worstell | 702 Matthew Obringer | |
| 1,852 Paul Smith | 1,144 James Sodan | 679 Jerricho Call | |
| 1,805 Micah Emenike | 1,144 Geddes Robinson | 677 Daniel Franke | |
| 1,773 Eric Snyder | 1,142 Allison Cole | 673 Amber Dregalla | |
| 1,740 Debra Dextradeur | 1,138 Connor Sullivan | 672 Nic Iagulli | |
| 1,730 Iris Saavedra-Garcia | 1,133 Amy Skalsky | 653 Travis Kovach | |
| 1,718 Jahhad Crawley | 1,120 Tiffney Harmouche | 644 Darrious Polk | |
| 1,695 London Nelson | 1,090 Hussain Mir | 642 Antonio Ramirez | |
| 1,656 Michael Nowak | 1,085 Sean Hansen | 629 Elyse Bryan | |

- | | | | |
|------------------------------|-------------------------------|------------------------------|--------------------------------|
| \$4,437 Sami Mogannam | \$1,098 Timothy Byrnes | \$729 Melissa Foy | \$587 Nabil Spahi |
| 2,782 Dason Phaul | 890 Fritznal Octave | 696 Lorena Barriere | 580 Christopher Weglarz |
| 2,124 Joseph B Smith | 883 Mitchell Look | 643 Ronald Rivera | 554 Richard Walus |
| 1,283 Muhammed Ashraf | 868 Allan Shapiro | 638 Corey LaVigne | 524 Charles Firmeno |
| 1,277 Christian Ortiz | 835 Nikki Crosby | 630 Nicole Conley | 514 Michael Russo |
| 1,233 Maria Ramirez | 825 Ronald Friedlander | 605 Daniel Potilechio | |

4 BONUS TOTAL: \$4,194,818

WORLD'S GREATEST \$2,135,906	LEADERSHIP \$1,726,791	SA/GA TRAINING \$285,279	REINSTATEMENT \$46,842
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All qualifiers listed achieved at least \$500 in bonus totals

MILLION DOLLAR CLUB

Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award. Congratulations on your achievements.

\$2M



Alan Sedaghat
Altig-Orlovic Agency
Contract Date 12/20/03
Qualified December of 2014
\$2,037,258 of Net ALP



Paramjit Sangha
Altig-Orlovic Agency
Contract Date 04/12/90
Qualified December of 2014
\$1,021,129 of Net ALP



Bruce Tan
Altig-Orlovic Agency
Contract Date 12/05/09
Qualified December of 2014
\$1,010,636 of Net ALP



Tasha Tucker
Nigel Crowe Agency
Contract Date 01/09/03
Qualified December of 2014
\$1,009,263 of Net ALP

FOUNDERS CLUB

December Qualifiers — Outstanding Producers & PR Representatives:



Alan Sedaghat
Altig-Orlovic
7th Qualification
\$143,944 Net ALP
86.0 Ret



Mark Lomonaco
Altig-Orlovic
3rd Qualification
\$100,357 Net ALP
77.8 Ret



Alipate Makau
Steve Friedlander
2nd Qualification
\$78,942 Net ALP
82.4 Ret



James Allen
Travis Moody
1st Qualification
\$60,707 Net ALP
82.5 Ret



Alma Barriga-Gonzalez
Don Foti
1st Qualification
\$78,346 Net ALP
82.0 Ret



Ifeanyi Ufodu
Alex Roland
1st Qualification
\$67,785 Net ALP
86.9 Ret



Roghie Hassan Loo
Josh Chalom
9th Qualification
\$95,802 Net ALP
77.4 Ret

MAKE AN EMOTIONAL COMMITMENT



Rob Falvo
Executive Vice President
AIL & NILICO

AS I REFLECT BACK ON 2014 AND results we achieved in both sales and recruiting, I think about the emotional commitment made by those of you in the field leading this Company.

All of us in management have made an emotional commitment to the importance of what we're doing and to the people with whom we are doing it. Our job is to get others to do the same.

There are basically 5 different reasons why nothing great was ever accomplished without an emotional commitment:

1. Great success is never attained in this life without surmounting obstacles.
2. Without the motivation that comes with commitment and enthusiasm, we'll never dig deep enough to discover and develop all the talents we have that can lead us to the greatest accomplishments of which we are ultimately capable.
3. Great success requires great risk. It doesn't come cheap. Sometimes financial risk. Often social risk. Occasionally, physical risk. Always, emotional risk. We need to be willing to try things we have never tried before. Maybe even things nobody else tried before. We can't always play it safe if we want to play to win in life.
4. Without an emotional commitment, we can easily be tempted to settle for nothing more than a basic, minimal competence in what we do. The world actually most often seems to be filled with plain old incompetence, punctuated here and there by a somewhat higher state of mediocrity.

5. No great success was ever attained alone. Satisfying success is always in some way, and most times in many ways, a social product, and a result of people working together.

What will attract others to our Company and our vision of \$200 million in 2015? Simple: Energy, Enthusiasm & Passion — our emotional commitment to the importance of what we are doing; our emotional commitment to other people. People are attracted to people who care about them. People help people they care about. Our commitment of emotional energy will attract and hold both the attention and assistance of the people around us who will help us attain our goals and accompany us on our journey of success.

If it's worth doing, we can't do it alone. If it's worth doing, it's worth caring about. And if we care deeply enough about what we are doing, our commitment will be contagious and we won't be doing it alone.

Each of us has a lot to give to this world while we're here, and the world has a great deal to give back to us in return. But none of this will happen the way it should unless we are embarked on an exciting journey of success.

This should involve both an inner exploration and an outer adventure. One of the strongest temptations in life, as we look around us in this great world, is to become so fascinated by the things we see that we forget to develop the talents we have within us.

In the Parable of the Talents, Jesus taught us that faithfulness and fruitfulness were valued when the man with two talents multiplied it to four. The Master said, "Well done, good and faithful servant." When the man with five talents multiplied it to ten, the same Master responded, "Well done, good and faithful servant." But the man with the one talent who buried it was told, "You wicked and lazy servant."

Our journey must start from within. We each need to develop in self-knowledge by setting and seeking goals we find that are important to us. And as we shoot for these goals, we should always seek to deploy our talents into the world for the good of others as well as for ourselves. Only in this way will we attain the highest level of success.

As we *SHIFT* forward on our journey, let us not conform to the everyday noise of this world. Instead, let's be transformed by the renewing of our mind and our spirit. May God Bless You!



Above: Rob and Lisa Falvo at the finish line of a 5K race in November.



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